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(6.—PART II.)

BANK ACTS.

Session

30 April — 28 August 1857.

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Banking Acts of 1845.

Questions proposed.

1. Have you any suggestion to offer with reference to the operation of the Act of 1844?
2. Would you recommend its renewal, as it stands, for another term?
3. If not, what amendments to you seem advisable?

Note.—I would beg of you to extend your observations to the *Irish* and *Scotch* Acts of 1845.

The Governor of the Bank of *England* to the Right hon. the Chancellor
of the Exchequer.

My dear Sir George,

Bank of England, 10 November 1856.

I HAVE the pleasure to forward to you copies of the opinions of several of my colleagues, upon the operation of the Banking Acts of 1844 and 1845, in reply to the desire expressed in your letter to me of the 24th September last.

T. M. Wedgell,
Esq.

In adding my own opinion, I am constrained to appeal to your indulgence if my remarks should acquire some length, though it will be my endeavour to indicate rather the heads of argument than to illustrate or develop them.

It appears to me that much of the opposition to the Act of 1844 has been directed rather against the reasoning upon which the Act was founded and by which it has been defended, than against the provisions of the Act itself. I am speaking, of course, of those who consider some limit beyond simple convertibility of the note as necessary.

If I consider the plan enunciated by Mr. Palmer, or the opinions of Mr. Tooke, I am led to the conclusion that they involve the idea of some such limit, although, in my opinion, not of so effective application as that established by the Act of 1844.

Mr. Palmer's plan, you may recollect, consisted in maintaining an average amount of banking securities, independent of the capital of the Bank, and allowing the bullion to fluctuate according to the wants of commerce.

Mr. Tooke, apparently, would place the limit, or rather, the binding obligation, upon the amount of bullion to be maintained.

Now, I think the limitation of the Act of 1844 is easier of application, acts in a more constant and regular manner by a clearer distinction of the liabilities of the Bank; and, as regards Mr. Palmer's plan, is felt at an earlier period of a drain of the precious metals.

The restriction placed upon the country issuers has, I think, operated beneficially in maintaining the credit of that portion of the circulation; the exceptions in comparison with former periods having been unimportant.

But, on the other hand, the Act, and more especially the reasoning of its supporters, encourage a dangerous theory that the Bank of England in its banking department may, in all respects, act as would a private banker in the management of his deposits. It thus favours the competition with private money-lenders, which in periods of large deposits is apt to produce an unwarranted inflation of credit.

In periods of a drain of bullion, it makes no distinction as to the causes of the drain. Its theory is, that the Bank should be governed in its action by the rate of interest out of doors, and that whenever it has the power to raise the rate of discount it should use it. But here no distinction is drawn between a drain for exports, which is the consequence of an inflation of credit, and a drain for the internal accommodation of the country, which may be caused by discredit, or which may merely represent the natural oscillation of the currency.

0.23—Sess. 2.

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These

Appendix, No. 1. These two causes, in my opinion, require opposite treatment.

T. M. Weyuelin,
Esq.

The limitation of issue, which in the former case is salutary by forcing the Bank to defend its treasure by action on the rate of interest or restriction in the discount of bills, in the latter case of internal discredit, would add to and intensify the difficulty; or, in the case of the natural oscillation of the currency, leads to erroneous conclusions in the public mind as to the true position of the bank in times of difficulty.

Again, there are times and circumstances in the external demand for treasure which may render the maintenance of the limit impossible; circumstances, I mean, over which no action of the Bank can exercise control. I allude to Government loans in a state of war. The Government is enabled to borrow on its stock to an amount, and at a rate of interest, which has no affinity to the rate of discount which the Bank may think it necessary to demand. Having made its contract for the loan, it can use the proceeds by exporting treasure for the payment of troops on foreign service, wholly irrespective of any action on the part of the Bank.

Now with regard to the oscillation of the internal circulation of the country, I may notice that there is, periodically, a demand for currency from the Scotch and Irish banks, which, whilst it produces a most sensible effect upon the Bank of England reserve, is uncontrollable by any action of the Bank. At certain periods of the year, especially after harvest, the demand for currency commonly greatly exceeds the authorised issue; and as the excess must be issued on gold deposited in certain specified places, that gold is withdrawn from the Bank reserve, to be again restored to it when the reflux of the currency of the Scotch and Irish banks takes place, which is usually in the months of December to March. The Scotch banks very generally exceed their authorised aggregate issue; but with the Irish banks, although the aggregate issue is not usually exceeded, yet it often happens that some are in excess, whilst others are under the authorised amount. But as each bank has to provide for its own excess, the demand on the London bullion reserve is as great as if the whole Irish circulation had gone beyond its limit.

The quarterly oscillation of the English circulation amounts to from 2,000,000 *l.* to 2,500,000 *l.* in notes, and probably from 500,000 *l.* to 800,000 *l.* in coin. There is also noticeable a weekly vibration of both notes and coin. These effects are produced by the payment of dividends, salaries, wages, &c., and the receipt on the other hand for revenue and the setting free of circulation by the gradual disbursements of the public.

I notice this ebb and flow of the circulation, to show how the proportion of bullion which guarantees the active circulation may vary. For instance:—The active circulation at one time of the quarter is 18,000,000 *l.*, at another 20,500,000 *l.*: as 14,500,000 *l.* are issued on securities, it follows that 3,500,000 *l.* is the bullion guarantee of 18,000,000 *l.*, and 6,000,000 *l.* the bullion guarantee of 20,500,000 *l.*, or a varying proportion of 19 and 29 per cent.

The banking reserve is acted upon disadvantageously in similar proportions; as, practically speaking, it must be understood that the banking reserve is the balance of the total issue, after satisfying the wants of the public for circulation.

There is a practical embarrassment in the working of the present Act, during periods of declining rates of interest, caused by the agreements with the bankers named in the Schedule of the Act, and by the duty of the Bank towards its private customers. Instead of an allowance of 1 per cent. per annum on the amount of abandoned circulation, the Bank agrees to discount certain specified amounts at 1 per cent. below the Bank's minimum rate. It seems equitable, therefore, that the Bank should not fix its minimum materially above the value of money out of doors. But I think this leads to an unwholesome competition with other lenders.

These or similar defects would probably be incidental to any measure of limitation beyond mere convertibility. Some of them might be removed by absorbing all other issues of bank notes, but the effect of this would not in my opinion be in all cases a substitution of Bank of England notes for country circulation. Much capital would thereby be lost, that is, actual gold and silver must be substituted for notes now used in internal transactions.

Irrespective of theories upon the subject of the currency, what should be the policy of the Legislature with regard to it?

The receipts and payments by Government would undoubtedly maintain the credit of a large amount of bank notes apart from, and independent of, a metallic basis. Experience alone could show what this amount might safely be, supposing there were but a single issuer.

In the present composite structure of the currency, this may be said to be indicated by the 14,500,000 *l.* issued on securities so far as the Bank of England is concerned.

It cannot be the policy of the Legislature to encourage the issue of bank notes to the utmost extent that the credit of the issuer would keep in circulation. It would be most desirable, even if there were one sole issuer, that a metallic reserve should be maintained in the country, not alone for the purposes of internal credit, but for occasions of sudden exigencies, which might occasion and demand an external drain of the precious metals.

If this would be desirable when the Government should have all the profit of the circulation, it is still more so when the profit is distributed amongst private undertakings.

With this view it should be the policy of the Legislature to encourage the circulation of coin for small payments, and prohibit the use of 1 *l.* and 2 *l.* notes. This would be a reserve in times of extreme difficulty.

It may be said that this argument favours the limitation of a paper circulation to its exact equivalent in bullion. But besides that this would be an unnecessary sacrifice of capital, it must

must be considered that the complete disuse of a credit circulation would be a serious bar to its introduction in times of emergency, causing alarm, and thereby adding to the difficulty rather than relieving it. Two questions here suggest themselves:—

Appendix, No. 1.

T. M. Weyuelin,
Esq.

1. Would it be desirable that the circulation should be issued by the Government? and
2. Should the functions of issue be separated from those of banking, by placing the former department in the hands of special Commissioners?

1st. I think that the Government should have nothing to do with the issue of bank notes, as it would be subjected to all the clamour and unpopularity which are engendered by financial and monetary crises. The circulation would not be free from political influence, for reasons of State might be pleaded for measures which would endanger the value and stability of property: and experience has shown that no Government hitherto has possessed this power that has not abused it. In times of emergency, discredit of the Government paper would enormously add to the difficulty.

Some of these reasons apply to the separation of the Issue Department from the Bank of England, and there are other reasons which render this inexpedient.

It would more apparently than at present reduce the Bank of England to the level of an ordinary Joint Stock Bank; and thus the strength which is derived from the Bank's intimate connection with the Government would be lost.

This connection is assumed by the public to exist notwithstanding the enactment of 1844, the theory of which denies all value to this connection; and I think it is necessary to maintain this impression, so long as it is deemed advisable to publish the weekly accounts of the Liabilities and Assets of the Bank. The separation would, moreover, relieve the Bank of some portion of its responsibility, and would be an inducement to manage its banking business more nearly on the principle of an ordinary joint stock bank, investing its deposits much more closely, and shutting its doors when it was not convenient to discount.

By this the distinctive character of the Bank of England, as a bank of reserve, would be lost; and it is questionable whether a monied corporation with so large a capital as the Bank of England, relieved from such responsibility, and deprived of such character, might not have a dangerous influence on the money market.

If the Act be continued in its present shape, there would remain to be discussed the questions, whether the present amount issued upon securities is correctly fixed at 14,500,000 £.? and secondly, whether there should be a machinery provided for the relaxation of the Act in cases of emergency or discredit?

On the first question, arguing on the principle of the Act, that a certain proportion of the active circulation should be issued in gold, I am inclined to think the amount should not be increased.

The circulation in the hands of the public varies from 18,000,000 £. to 21,000,000 £.

At the lowest point, the Act would require 3,500,000 £.; at the highest, 6,500,000 £., in gold, as a basis to ensure convertibility.

To raise the issue on securities to 16,000,000 £., as proposed by Mr. Norman, would reduce these bases respectively to 2,000,000 £. and 5,000,000 £., which appears to me too low a proportion.

Secondly, as to the power of relaxation. This point was fully considered by the framers of the Act. To provide machinery for the purpose of relaxing, it was thought, would encourage an undue reliance upon this exceptional means of relief, and that it was the function of the Government to intervene in such a case, and of the Government alone, under its official responsibility.

This power having been once exercised already, there is no cause to apprehend a panic, such as occurred in 1847. The public believe that it would be exercised again under similar circumstances.

Some advantages might be derived, possibly, from an enactment, laying down rules how such power should be exercised.

Having considered the question fully, as regards the limitation placed upon the power of issue, a large portion of the subject has not been adverted to, which relates to the management of the Bank of England, and, by implication, of other banks, as a bank of deposit.

And here the first anomaly that presents itself, and which is at the root of all the difficulty to which the Bank is subjected under any system of restriction, is that the Bank is expected to open its doors to all comers, and make advances to any amount, provided only good banking security, such as unexceptionable bills of exchange, are tendered to it.

There are two ways of meeting the difficulty caused by this anomaly.

One is by successively raising the rate of interest, which, it is assumed, will eventually raise the value of money above its value abroad, and thus cause it to flow to this country; the other is, by placing restriction upon the term for which the Bank makes advances, and thus acting directly on the foreign exchanges by discouraging the negotiation of any but bills at short date upon England.

The Bank has of late, to a certain extent, combined these modes of action.

It is not here the place to enter upon arguments *pro* and *con* upon this subject; and I therefore pass on to the question as to the proportion of reserve which the Bank should endeavour to maintain in its banking department.

This is notoriously very much higher than any private banker deems necessary in the management of his deposits; and, according to the usual practice of the Bank, varies in times of scarcity of money, from one-third to one-fourth the amount of its deposits.

But if this be contrasted with the reserves kept, for instance, by the joint stock banks, a new and hitherto little considered source of danger to the credit of the country will present itself.

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T. M. Weguelin,
Esq.

itself. The joint stock banks of London, judging by their published accounts, have deposits to the amount of 30,000,000 *l.* Their capital is not more than 3,000,000 *l.*, and they have on an average 31,000,000 *l.* invested in one kind of security or another, leaving only 2,000,000 *l.* of reserve against all this mass of liabilities.

It is impossible to foresee the consequences of the failure of one of these large establishments; and it is a branch of the subject which, in my opinion, more pressingly requires the attention of Parliament than any alteration in the Banking Acts of 1844 and 1845.

I remain, &c.
(signed) T. M. Weguelin.

Sheffield Neave, Esq.

S. Neave, Esq.

I CONSIDER that the Bill of 1844 has been productive of great advantages, and has fully answered the main purposes for which it was devised, viz., the securing the convertibility of the note circulation generally; the fixing certain impassable limits to all issues, whereby insolvency has been so much less frequent; the following out of the only true principle, that the fluctuations of the currency should correspond with and be to the like amount that they would have been had it been purely metallic.

With the exception of security being taken of the country bankers, the effect is the same as if there were but one bank of issue.

It has been objected, however, that these desirable objects have been attended with great drawbacks; and the crisis of 1847 has been pointed at in proof that some relaxation is, under moments of great pressure, absolutely necessary. The letter permitting further issues is adduced to show that the strict provisions of the Bill were unendurable.

Whilst I am constrained to admit a part of this assertion, I am desirous of separating it from the general argument; and also to show, as regards other considerations, that what had weight at that time has to a great degree lost its cogency now.

The present action of the Bank, of varying its rate of discount according to the demand and with relation to the banking means at its command, is the correct one. If a power existed anywhere to create a new issue of notes, this would of course diminish the stringency of rate of discount, notes being by their increase *pro tanto* cheapened; whereas, if gold leaves the country, what remains of the currency (notes and gold) should by common laws become of enhanced value.

Whatever, therefore, is an addition to the currency, counteracts the natural contraction and its concomitant and efficient action on rate of discount, whereby alone this country becomes the better market for gold, and capital also; and by their return things are restored to their former position. The supposed relief would at best be the occasion of delay till a further amount of gold had gone out equal to the new issue, and then the straitening scarcity would have reached the same point from which we started: a fresh demand for issue would be repeated till gold was exhausted, and the convertibility of the note altogether endangered.

No claim for extraordinary issue can be entertained on the above ground.

The machinery of the Act of 1844 is complete and self-adjusting; but in 1847 there was a disturbing cause quite distinct and extraneous from the intended action of the Bill, arising from the moral fears of men under panic, thereby causing an instantaneous and violent collapse, unforeseen and unprovided for.

Under the influence of panic, notes cease to circulate as freely as before, however much their dearthness tends to economy and to the more active use of them. The effect of alarm is stronger still—hoarding commences; no one likes to let them go beyond their reach, and the lock-up becomes general.

Supposing about 19,000,000 *l.* or 20,000,000 *l.* to be the ordinary wants of the public, and this be taken as the normal point, the paralysis and contraction by panic, by its virtual annihilation, renders notes more necessary to perform the same number of transactions.

This was a pressure so much in addition to the wholesome one of a high rate of interest, and was such as to interfere with the means of conducting the internal trade of the country, at a moment, too, when it should be most fostered, and its multiplied transactions make a healthy and legitimate call for currency, whereby, so far, gold would rise in value and be the more attracted to this country. What was hoarded would thus have been eminently useful without altering the due effect on the quantity of the currency in any particular. This peculiar cause of panic, viz., the fear that there may be a point when notes may be unattainable at any price, is, perhaps, in the nature of things, occasionally inevitable, and should have been provided for in the Bill of 1844, and was indeed suggested at the time. The omission led to much unnecessary suffering, and the necessity of an exceptional measure was not admitted till commerce had reached a point of endurance when the evil had manifestly become intolerable.

Assuming that the power of relaxation was at that time beneficially exercised, it may be said that then the Act was but theoretically understood, and its real stringency not previously apprehended.

The public were accustomed to rely on the Bank as a certain place of resort when other sources of loans were dried up; and in this confidence, in common with bankers and others, made little or no provision as they saw the cloud approaching.

It is true had the Bank acted on the rate of discount sooner, the pressure necessary for

remedying

remedying the evil would have been earlier and more gradual, and men would have contracted their engagements owing to such timely warning; but the Bank, as well as the public, had to learn their lesson, and having hitherto looked almost entirely to the foreign exchanges as their sole guide and monitor (with the power of issue at pleasure), had to be made to feel that even when the exchanges had ceased to be unfavourable, their sole reliance now must be only on their own till.

It was, perhaps, necessary that some such tremendous experience as the crisis of 1847 should have taken place before the scope and full action of the Bill of 1844 could be generally understood, and the means of working it out properly elucidated, to the ignorance of which, doubtless, much of the intensity at least of that calamity may be attributed.

The example by what means we have lately passed through a period of war, which in the former state of the law, and certainly under the former tardy action of the Bank, would not have passed over without crisis and panic, is a proof that the early and timely raising the rate of discount (which superseded the necessity of the more disturbing course of refusing discounts, and is in conformity the rather with the prestige that the Bank opens its doors to all, though at its own price) is the only key to the due working the machinery of the Bill; no great discovery it may be said, but practically arrived at by the necessity of the Bank's new position.

The lesson having been learnt, and the whole bearing of the subject far better understood by all, it remains to inquire whether that dearly bought but acquired knowledge is sufficient to make any further legislative provision for an avowedly exceptional object necessary, presuming always, that in every particular other than that of panic, the Act is all-sufficient.

The sudden and complete, nay simultaneous, effect of the bare knowledge that notes were to be had, is proof how little is wanting to tranquillise, and, therefore, to anticipate and prevent alarm, so catching, so unreasoning, wide-spreading, and uncontrollable.

It is, therefore, for the above reasons, that the danger from panic (lest notes should be totally unattainable) is now very much diminished; but who can say what other class of circumstances may not occasion panic again? for although no provision had been made by the Act, yet unendurable pressure forcibly burst a passage or valve through the Bill; and the certainty that this safety-valve can again be still more readily had recourse to, will probably be in future a sufficient antidote against needless alarm; and such a sudden action on the currency, arising out of the peculiar cause above alluded to, need not any longer be apprehended.

The knowledge alone that, should the case arise, relief will be at hand, it may be said, is enough, without actual legislation at all. I am inclined to think so too, and shall therefore be content now (which I should not have been before) to see the Bill left untouched, and in its full integrity. It is because I cannot but fear that if a definite power were given to Commissioners appointed by an Act of Parliament (though I admit their services might possibly be required), it might lead to a misapprehension of its limited extent (*vide* Sir Robert Peel's letter to Mr. Cotton, in his evidence upon the Commercial Distress in 1848), and a host of clamourers would arise, especially amongst traders without capital, which might lead to a too facile relaxation, and endanger the very principle of the Bill which I desire so much to uphold.

With regard to the suggestion that 14,000,000 £. on security might be enlarged to 16,000,000 £., I am of the same opinion as regards safety, though I do not see any corresponding advantage to be gained.

The advocates of the measure, who look for an extension of currency thereby, are mistaken. It would not, permanently, add one farthing to it, but would release so much gold from the Bank vaults, and leave so much less as the store, independent of oscillations, on which the convertibility of the note is to depend. The amount of 14,000,000 £. has been determined on by that which is supposed to be the minimum which the public could by possibility do with, but which in the most depressed state of the circulation would leave a sufficient amount of gold in the coffers of the Bank (and the notes with the public were, in December 1839, below 16,000 £.); and under the consideration that if the gold were nearly all gone, yet the necessity for that minimum would preclude the coming for exchange for gold. It might be safe to raise it to 16,000,000 £.; but for whose advantage? The letting loose so much gold at present in hand, would have the disadvantage of permanently reducing the amount held by the Bank by so much. The advantage would be insignificant. The issue of such 2,000,000 £. of notes (as in the case of the 14,000,000 £.), would allow so much otherwise dead and unproductive capital to be more usefully employed in substitution for the gold exported, and to this extent an economy would be effected.

The figure 14,000,000 £., therefore, perhaps is high enough, with a view to public confidence in the undoubted convertibility of the note.

With regard to the Scotch and Irish Acts, doubtless they are defective and wanting in assimilation with that for England in respect to notes under 5 £.; which are those for which gold is more likely to be demanded in the event of any alarm or discredit which would probably occur at the most inconvenient moments (as may be seen by former experience), calling for gold from England, and aggravating its scarcity by such unlooked-for drain. The amount is not insignificant, if it be true that one-half of notes in Ireland, and three-fourths in Scotland, are under 5 £.; they should, if possible, be extinguished altogether. The Bank of England note should be made legal tender throughout the United Kingdom.

The Scotch and Irish banks might, when they extend their issues, hold Bank of England notes for such portion of their own notes as were not below 5 £.

This would obviate the necessity of their periodical supply of gold from England, which last month was to a most inconvenient amount, viz., 350,000 £. to Ireland, and 125,000 £. to

Appendix, No. 1. Scotland. The expense of needless transmission of gold would be saved, it being not for use; for it is seldom unpacked, and is so returned, but called for in order to conform to the letter of the Act.

S. Neave, Esq.

It would be an advantage to the several localities, and a great improvement, if all banks of issue whatsoever, deposited security as the Bank of England does, with permission to compound.

John Horsley Palmer, Esq.

15 October 1856.

J. H. Palmer, Esq.

I HAVE entertained an unfavourable opinion of the Act of 1844 from the period of its enactment, and which is confirmed by its operation to the present time.

1st Q. Have you any suggestions to offer with reference to the operation of the Act of 1844?

A. It has had the effect of creating an undue expansion of credit upon the increase of bullion during a favourable exchange with foreign countries by the frequent and great reduction in the rate of interest by the Bank of England, with the view of increasing the amount of bills of exchange under discount at such reduced rates of interest, which, when established, did not accomplish the object to any extent. Witness the periods of 1844-45, 1846-49, 1850, and 1852. In a period of commercial discredit, subsequent to an unfavourable exchange with foreign countries, the Bill has rendered the Bank powerless under a temporary pressure on the part of the public (the unfavourable change having long ceased), by the limitation of issue imposed upon the Bank when a much larger amount of gold was in the Issue Department than was requisite to secure the convertibility of the bank-note. This was clearly exhibited by the effect produced by the Order in Council issued in October 1847, upon the eve of an universal commercial failure in the metropolis; upon which order being issued, authorising an unlimited issue of notes by the Bank of England, the demand for accommodation by the public immediately ceased.

Similar events are likely hereafter to recur under the absolute limitation of issue by the Bank of England, until the commercial credit of the country be brought to the brink of destruction; and when an extension, permitted under an Order in Council, is inoperative in restoring the commercial prosperity which had been previously unnecessarily sacrificed.

That similar consequences were not unlikely to have occurred during the present year, if the foreign expenditure in the eastern part of Europe, for the maintenance and support of the armies, had continued upon the scale of the two preceding years, the trade with that part of the world only admitting of a gradual return of the specie exported for the supply of the Commissariat.

That while the trade of this country (as at present) is in the most satisfactory state, a foreign discredit may press upon the specie in this country, to such an extent as may render it doubtful whether, upon the principle of a limitation of issue by the Bank of England, under the Act of 1844, the Bank may not be forced to take violent measures to stop the foreign demand, with upwards of 10 millions of gold in the Issue Department, whilst a discretionary power at an advanced rate of interest might, and would, in all probability, avert any evil consequences that might otherwise arise.

2d Q. Would you recommend its renewal as it stands for another term?

A. No.

3d Q. If not, what amendments to you seem advisable?

A. I would throw the responsibility upon the Bank of England, which could always insure the convertibility of the bank-note, if not interfered with by the Government, except in periods of continued internal panic, upon all paper and credit issues. A weekly publication might be made, in the same form of accounts that existed prior to the Act of 1844.

Remarks.—I would beg of you to extend your observations to the Irish and Scotch Acts of 1845.

I never could see any valid reason for placing the circulating medium of Scotland and Ireland upon a principle different from that of England. If any change be contemplated, I would propose making the note of the Bank of Ireland a legal tender in Ireland, only for the notes issued by all other Irish banks, and give the same force to the Bank of England notes in Scotland.

William Cotton, Esq.

4 October 1856.

W. Cotton, Esq.

If the Government determine that it is expedient to have a Committee of the House of Commons on the Bank Acts of 1844 and 1845, it is not for the Bank of England to offer any objection.

It is, however, worthy of consideration, if in the present transition state of the circulating medium on the continent, by the substitution of gold for silver, the large remittances of silver to China and India, and the probability of some monetary disturbance abroad, it is desirable to have a Parliamentary Committee on the circulation of England, encouraging thereby discussions on the various schemes for regulating the circulating medium, thus undesirably disturbing the public mind, unless the Government are satisfied that they have some well-considered plan for the substantial improvement of the Acts of 1844 and 1845.

Under

Under the Acts of 1844-45, the credit of the circulation has been most satisfactorily maintained, and was never questioned even in the great commercial crisis of 1847, before the sound principle of raising the rate of interest, instead of forcibly restricting the amount of discounts or advances, was fully understood or acted on.

If the issue of notes by existing banks had not been limited, and the establishment of new banks of issue had not been prevented, the country would have been inundated with a paper circulation, gold would have been displaced, and the convertibility of the bank note into specie, particularly in a state of war, could not have been maintained.

By the Acts of 1844-45, the great object Sir Robert Peel had in view, of making the circulation vary in amount as a metallic circulation would have done, was as fully accomplished as if there had been only one bank of issue, regulating its proceedings on sound principles, or if notes had been issued on metallic security alone, as was formerly the case at the banks of Genoa, Amsterdam, and now at Hamburg. Economy and the payment of the expense of a paper circulation are really the only objects for the issue of notes on securities.

Sir Robert Peel was desirous of inducing other banks of issue to adopt the Bank of England circulation, and the restriction of the issue of bank notes to one establishment was fully considered, but the limitation of issues of notes, except on gold, &c., and a portion of silver by the Bank of England, was considered as accomplishing the object in view. It was suggested to Sir Robert Peel to restrict the issue of notes by the private and joint stock banks to a period of ten years, but he did not consider this expedient.

The issue of Government bank notes, by a Commission, was decidedly objected to by Sir Robert Peel, as subjecting the circulation to political influences, or at least create an apprehension that it would do so, and the Government would be involved in difficulties, in the event of forgeries, as in the case of the forged Exchequer bills, or on any run for gold in consequence of internal commotions.

The Government, without any trouble, or incurring any responsibility, have secured to the public a large share of the profit from the Bank circulation, viz., a loan of 11,000,000 £, at a low rate of interest, which may also be considered as an additional security to the holders of Bank of England notes; a payment of 120,000 £. and a duty of 60,000 £. per annum, and the profit from any additional securities that may be held by the Bank, in consequence of the cessation of issues by private or joint stock banks.

The Government (i. e. the public) hold no security against the issues of other banks, and have no advantage from their issues except the stamp.

Believing that any alteration of the laws regulating the currency is of itself an evil, and should not be encountered except for the accomplishment of some really important object, I am clearly of opinion that the Acts of 1844-45 should not be disturbed.

If the question must be opened, it might be desirable to give the operation of the Act a fixed term, whatever its provisions may be, that time may be given to prove their advantages or disadvantages; but it may be questioned if the public would be as well satisfied with this new Act as under the present Bank Act, which can at any time be revised on giving twelve months' notice.

It would be desirable that so many of the Directors should not go out by rotation, as it makes too great a change in the members of the Court at every election.

At present the Bank of England, as a bank of issue, has no exclusive privileges of any advantage. No new bank of issue can now be established; and even when a bank, not having more than six partners, could have issued notes in London, one only, that of Messrs. Hoares, availed itself of the privilege, and that only for a short time.

The position of the Governors of the Bank and of the Directors is an honorary and not a lucrative one, and they hold only the required amount of Bank stock for a qualification. In my judgment, if this prestige is any way destroyed by fettering their independence, or remunerating them by salaries in proportion to their services, the character of the direction would be seriously changed, and a very different class of persons would seek for admission into the direction.

The Bank of England note was made a legal tender, not for any advantage to the Bank, but for the security of the private or joint stock banks, as they could more readily obtain notes than gold in the event of any run upon them.

Scottish and Irish Banks.—The continued circulation of notes under 5 £. in Scotland and Ireland, and some other circumstances, induced Sir Robert Peel to place the banks there in a different position, with respect to their circulation, than the private and joint stock banks in England: giving them power, similar to that given to the Bank of England, to issue notes on gold, and a proportion of silver, equal to the average amount of gold and a proportion of silver held at the close of business on Saturday for four weeks.

The power to issue notes, otherwise than as above, on gold or silver, was to be the amount of the average amount of notes for four weeks immediately after the 31st December 1845.

This deviation from the law regulating the issue of notes in England was far from desirable, but Sir Robert Peel was induced, under the particular circumstances of the case, to allow it.

The continuance of notes under the value of 5 £., in parts of the United Kingdom, is certainly very inconvenient.

It prevents any considerable amount of gold continuing in circulation in Scotland and Ireland, and in the event of any discredit of the paper money, or any apprehension of it, a heavy demand is made on England for a supply of gold.

Appendix, No. 1.

W. Cotton, Esq.

The system of banking in Scotland, which has lately been introduced into London; viz., to allow interest on deposits at call, or on short notices—has given, and will give, rise to serious inconvenience, as the depositors, in the event of a monetary crisis, will demand payment, when they would not sell their own securities.

The Scotch and Irish banks pay nothing to the Government for the privilege of issuing notes, besides the stamp duty, which being for an actual stamp, the Scotch bank-notes are continued in circulation as long as they will hold together, and are in a very filthy state; and, I presume, it is the same with the Irish notes.

Although the banks of Scotland derive little profit from their note circulation in comparison with that from their deposits, any attempt to restrict the circulation of notes to 5 *l.* and upwards, would be stoutly resisted; and the only hope of seeing a gold circulation in Scotland and Ireland, must arise from the present limitation being continued, and these countries becoming more opulent and requiring a larger circulation for their transactions, the limit would be exhausted by the issue of notes of 5 *l.* and upwards, and they would find it convenient to issue gold.

John Oliver Hanson, Esq.

4 October 1856.

J. O. Hanson, Esq.

My dear Governor,

I HAVE filled up in the simplest form possible my answer to the queries you have put to me (and which I now return to you), believing that a simple yea or nay will be more useful to you in collecting the opinions of the Court, than if I attempted to give you a more lengthened reply to them. I may, however, add that I consider the Act of 1844 has worked admirably, and been productive of vast benefit to the public, in placing the credit circulation of the country, as regards banks of issue, upon a firm and solid basis.

I should be very sorry, therefore, to see the Act of 1844 disturbed and broken in upon, and, consequently, should strongly advocate its renewal for another term as it now stands, rather than run the risk of seeing its efficacy destroyed by opening the door to admit of alterations, which might be very questionable.

The Irish and Scotch Banking Acts of 1845 I consider to have worked equally well with the Act of 1844, and I should be very sorry to see them disturbed.

Believe me, &c.
(signed) *J. O. Hanson.*

T. M. Weguelin, Esq.

Answer to 1st Question.—None.

Answer to 2d Question.—Yes.

Answer to 3d Question.—None.

Note.—I have no remarks to make, or suggestions to offer, believing these Acts to have worked well.

George Lyall, Esq.

3 October 1856.

G. Lyall, Esq.

My dear Weguelin,

ON the other side I have as shortly as possible replied to the questions you have sent me, as, I presume, the opinions of the Directors, rather than the reasons for those opinions, are all that the Chancellor of the Exchequer requires.

Believe me, &c.
(signed) *G. Lyall.*

T. M. Weguelin, Esq.

Answer to 1st Question.—I consider that the operation of the Bill of 1844 has been conducive to the interests of the public, by acting as a check upon excessive issues on the part of the country banks, and inducing the Bank of England to take prompt measures for keeping an ample amount of bullion in their coffers, and maintaining such a sound banking position as to give great confidence to the mercantile community.

Answer to 2d Question.—Yes.

Answer to 3d Question.—I am not prepared at present to suggest any amendments, but if any, they would refer rather to the private interests of the Bank, which were not very leniently dealt with in 1844; and about which, I presume the Chancellor of the Exchequer does not at present require the opinions of the Directors, as they are rather matters of detail than of principle.

Note.—It appears to me that the Act of 1845 has been equally advantageous to the public and to the commercial community in Scotland and Ireland, by restraining excessive banking issues as the Act of 1844 did in this country.

*James Morris, Esq.*EXTRACT of Letter to *T. M. Weguelin, Esq.*

3 October 1856.

J. Morris, Esq.

IN general terms I am satisfied with the Bill of 1844; and I should recommend its renewal for a term of years.

Thomas

Thomas Charles Smith, Esq.

Appendix, No. 1.

My dear Mr. Governor,

7 October 1856.

I HAVE to acknowledge the receipt of your letter of the 30th September, requesting my written opinion on certain questions relating to the Banking Acts of 1844 and 1845.

I have now the pleasure of submitting to you my replies to the queries contained in your note.

T. M. Weguelin, Esq.

I am, &c.
(signed) *T. C. Smith.*

T. C. Smith, Esq.

Answer to 1st Question.—I am of opinion that the Act of 1844 has been highly beneficial in its operation, by maintaining the convertibility of the bank note, and in preventing any discredit of the paper circulation of the country.

Answer to 2d Question.—I do not consider that it would be expedient to make any alteration in the Act of 1844; and I would recommend its renewal as it at present stands, for another term.

Answer to 3d Question.—None.

Note.—Without any experience of the practical working of the Irish and Scotch Banking Acts of 1845, I do not feel competent to hazard an opinion upon the operation of those Acts. I am, however, of opinion that the provisions of the Acts of 1845 are based upon sound principles.

Charles Frederick Huth, Esq.

My dear Mr. Governor,

8 October 1856.

I FULLY approved of the Banking Act of 1844 at the time when it was framed, and believe that, upon the whole, it has justified the anticipations of its originator; but I am not prepared to say that after the great extension of the business of the country, consequent upon the adoption of the free trade policy, some of the limitations of the Act may not be beneficially enlarged.

C. F. Huth, Esq.

I have not been able to bestow sufficient personal attention on the various grave questions connected with this subject, to offer any specific suggestions as to the modifications which may be desirable; but I am decidedly of opinion that at a time of great financial pressure, the safety of our position should not be left to depend on the particular views of the Government of the day, which might assume or decline the responsibility of interfering with the provisions of an Act repeatedly and deliberately sanctioned by Parliament, after twelve years' experience.

My opportunities of judging of the Irish and Scotch Acts of 1844 have been very limited, and would not justify my expressing an opinion in regard to them.

T. M. Weguelin, Esq.

I remain, &c.
(signed) *C. F. Huth.*

Thomas Newman Hunt, Esq.

My dear Governor,

27 October 1856.

IN compliance with the desire expressed in your letter of the 30th September, that the Directors of the Bank should communicate to you their opinions with regard to the Banking Acts of 1844 and 1845, I beg leave to state in reply, that, as a general principle, I should advocate the gradual discontinuance of the use of all bank notes issued without the deposit of an equal amount of gold or silver.

T. N. Hunt, Esq.

This may be effected, first, by prohibiting the replacement of any notes issued by banks, which may, by insolvency or otherwise, have discontinued their issue. Secondly, by giving a more active operation to the principle of the 24th section of the Act of 1844; and thirdly, by suppressing periodically, a portion of all other notes which are now issued without a corresponding deposit of bullion.

I would also recommend the discontinuance of the use of all bank notes for sums under 5 l.

And, as bank notes are necessary for economy in the use of money, and for the convenience of the public, banks of issue should be established in each of the kingdoms of England, Scotland, and Ireland, where notes should be issued upon the deposit of bullion, and these notes should be payable in coin on demand at the bank where they were issued.

By this course, we should return in a few years to the soundest system of money, and thus obtain the greatest possible security for the stability of the value of property; for which reason, in contemplating alterations in the present Acts, I should consider any closer approximation to these principles an improvement.

But the elements of this system already exist in the Acts of 1844 and 1845 in so great a degree, that the convertibility of bank notes into coin on demand (with the exception of those which are issued without the deposit of any security at all), is almost as certainly secured as if they were issued only upon the deposit of bullion.

0.23—Sess. 2.

B

I have,

Appendix, No. 1. I have, therefore, no hesitation in recommending a renewal of the Banking Acts of 1844 and 1845 for another term as they stand, unless some further advances, of the character suggested, towards a currency based upon the precious metals only can be introduced.

T. N. Hunt, Esq.

T. M. Weguelin, Esq.

I remain, &c.
(signed) *Thos. N. Hunt.*

Thomas Masterman, Esq.

T. Masterman, Esq.

My dear Weguelin,

20 October 1856.

IN reply to your first query respecting the operation of the Bank Charter Act of 1844, I think that the working of the Bill is quite satisfactory, except in times of domestic panic, such as occurred in 1847, at a period when the foreign exchanges were not against this country; and I think that the public were then so convinced of the relief afforded by the authority given to the Bank to increase its issues upon securities, that they will, as a matter of course, look for a similar measure on any future emergency of a like nature; and I would greatly prefer that there should be a legal way of disposing of the subject, rather than throw so grave a responsibility on any individual minister. For that purpose, I think, a tribunal might be constituted, consisting of the First Lord of the Treasury, the Chancellor of the Exchequer, the President of the Board of Trade, and the two Chairs of the Bank.

As a matter more of detail, but which I think by no means unimportant, because it is likely to ensure a more regular system of administration, I would recommend that the outgoing Directors at every annual election be eligible for re-election. I have never heard of any supposed advantage in the present system, which compels the yearly change of one-third of the whole Court.

I have no intimate knowledge of the working of the Scotch Bill; but as regards Ireland—when the issues of the different banks expand, as they do periodically—I think it might be optional with them to represent their extra issues either by sending gold to Ireland, as at present, or by placing it to some separate account at the Bank of England.

Under the present law I have frequently known boxes of gold sent over to Ireland (to Dublin chiefly) at considerable risk and expense, which, after having laid there weeks or months, have been brought back to London with the seals unbroken, so soon as the extra issues had receded within the authorised limits.

T. M. Weguelin, Esq.

Yours, &c.
(signed) *Thos. Masterman.*

James Pattison Currie, Esq.

J. P. Currie, Esq.

My dear Mr. Governor,

6 October 1856.

I HAVE to acknowledge the receipt of your letter of the 30th ultimo, inclosing some questions relative to the Banking Acts of 1844 and 1845, upon which you wish to have my written opinion. I consider that the Act of 1844 has completely carried out the object for which it was framed; and I should strongly advocate its renewal for a term of years as it now stands. I have carefully perused the Acts of 1845, relating to Scotland and Ireland. They appear to me to be based on sound principles, but as I have not had an opportunity of personally testing the working of them, I cannot venture to offer any suggestions respecting them.

T. M. Weguelin, Esq.

Believe me, &c.
(signed) *James P. Currie.*

Henry Hucks Gibbs, Esq.

H. H. Gibbs, Esq.

My dear Sir,

13 October 1856.

IN answer to your letter of the 30th September, containing certain questions relative to the Bank Acts of 1844 and 1845, I beg to say that I should regret to see any attempt made to alter the Act of 1844 with reference to the Bank of England; the limitations fixed by that measure having, in my opinion, worked exceedingly well during times of great difficulty; and I should, therefore, decidedly recommend its renewal as it stands for another term.

With regard to the Acts of 1845, relating to Ireland and Scotland, I have not had much practical experience of their working in those countries, but I understand that it has been very successful; and as being framed on the principle of the Bill of 1844, I consider them well calculated to promote a sound system of banking.

T. M. Weguelin, Esq.

I am, &c.
(signed) *Henry H. Gibbs.*

John

John Gellibrand Hubbard, Esq.

October 1856.

Appendix, No. 1.

*J. G. Hubbard,
Esq.*

THE essential feature of the Bank Charter Act of 1844, and of the Irish and Scotch Acts of 1845, is found in the provisions which limited the amount of notes issued on credit, and stipulated that all further issues should represent bullion.

The principle thus established of subjecting the variations of the entire currency, whether coin or paper, to the same laws by which it would be governed, were it altogether metallic, cannot be too highly or too unequivocally approved; and although the clauses introduced for promoting the adoption by private issuers of the notes of the Banks of England and Ireland, did not operate to the extent which might have been expected, still the motive and the means are indicated for rendering the entire credit-issues of the country, not professedly only, but indubitably, and at all times, the exact equivalent of the coin they represent.

In considering the bearing of the Bank Charter Act of 1844 upon the interests of the Bank of England, it must be remembered that the Bank fulfils three characters, quite distinct from each other:—

1. As Manager of the Public Debt, of which it registers and transfers the titles and pays the dividends.
2. As a bank of deposit and discount.
3. As the Administrator of the larger portion of the credit currency, mechanically also, the channel through which the operations of commerce regulate the issues upon bullion.

In this last capacity only is the Bank affected by the Act of 1844. The Act prescribes the terms on which the Bank is to buy bullion, cedes to the Bank, together with all the labour and the risk, such part of the gain on the Issue Department as may remain after certain deductions by the State (which constitute the larger portion of the net profit); and with regard to any increase of credit-issues beyond fourteen millions, the Act reclaims the profit of them for the public, subject only to the deduction of the expense of administration.

The advantage derived by the Bank from its agency in the Issue Department being thus limited and defined, it can have no pecuniary motive in the extension of the credit-issue under its own administration; and any opinion offered by its Directors upon this subject can be grounded on no other considerations than regard for the public interest.

The questions of most general interest in connexion with the Act of 1844, are those touching the amount of paper-money issued on security; they may be thus stated:

- 1st. Was the amount of fourteen millions rightly fixed?
- 2d. What variation in that amount is suggested by subsequent events?
- 3d. Under what circumstances can any further variation be contemplated?

1st. The considerations which determine the amount of a credit-issue are, on the one hand, "a desire to effect all possible economy of the precious metals;" and, on the other, "the duty of restricting the paper-money which supersedes them within perfectly safe limits," so that, under no ordinary fluctuations of prices or of political or commercial discredit, could any portion of it be returned to the issuer for payment. If the ten years' Bank records immediately preceding 1844 are examined with this rule in mind, it will be found that, on the 12th December 1840, the notes with the public were 14,451,000*l.*; and that on the 28th December 1841, they were 14,742,000*l.* Looking, therefore, at the Bank of England as the issuing body, it would have been unjustifiable to have carried the credit-issue in the Act of 1844 even to 15,000,000*l.* with any pretension to public confidence.

Again, there was no reason for fixing the credit-issue at less than 14,000,000*l.*, since there was no instance of the external circulation being so low within half a million. The amount of fourteen millions was, therefore, rightly fixed.*

2d. The only enlargement of the credit-issue of the Bank of England, contemplated by the Act of 1844, was one depending on the surrender of private issues; and in such event, the Bank was to be licensed to issue two-thirds the amount so surrendered. Effectively in December 1855, 475,000*l.* was issued on securities by the Bank, in consideration of country issues having lapsed to the extent of 712,500*l.*

But why should two-thirds only of such lapsed country issues have been replaced? The reason which has been alleged is this: "the country banks held, or ought to have held, gold against one-third of their issues; two-thirds only of such issues were, therefore, based on securities, and the substituted bank-paper must not exceed that proportion." This reason would be quite satisfactory if the country circulation, sanctioned by the Act, represented the entire circulation required for the conduct of the business of such issuing banks; but this, I apprehend, was not the case.

The business of country banks consisted not only in providing a district currency by issuing their own notes to such an extent as might be necessary upon loan or purchase; but also in receiving deposits to be partially invested, partially held in reserve.

The deposits held by the country banks were not less (upon the evidence of the Reports of 1832 and 1841) than from sixteen to twenty millions; if one-fifth only of these deposits were held in reserve, we should have found 3,500,000*l.* lying in the tills of the country banks,

* *Vide* this treated more at large in "The Currency and the Country," chap. iv., and in "Letter to Sir C. Wood on the Monetary Pressure of 1847."

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J. G. Hubbard,
Esq.

banks, and constituting with the 8,500,000 *l.* extant in the spring of 1844, an entire country currency of 12,000,000 *l.*

It is against this total, or rather it is as a portion of this total, that gold ought to have been held by the country banks. If they had held 3,000,000 *l.* (or 2,833,000 *l.*, the one-third of 8,500,000 *l.*, as supposed by the agreement in defence of the fifth section of Sir Robert Peel's Act) it would not have been too much; but the truth is that, assuming the bank of Mr. Stuckey,* one of the highest of its class, to be only a fair representative of the whole number, the entire reserve of the country issuers did not average two millions; of which 1,000,000 *l.* might be gold, 500,000 *l.* silver, and 500,000 *l.* Bank of England notes.

I infer then that the currency actually engaged in the business of the country issuers was 12,000,000 *l.*, that of this they held in bank notes and gold 1,500,000 *l.*, leaving at 10,500,000 *l.* the amount of additional bank notes which would have been required to replace the country issues had the substitution taken place in 1844.

Admitting, however, the possibility of the country banks keeping in reserve as against these sixteen or twenty millions of deposits, not 3,500,000 *l.*, but 2,000,000 *l.*; and those 2,000,000 *l.* composed, as before stated, of one million gold, half a million silver, and half a million Bank of England notes; and it follows that, as against the current issues of 8,500,000 *l.* they held no reserve in gold, and that to substitute for those issues the notes of the Bank of England, in the proportion of two-thirds only, is unnecessarily to contract the credit paper of the country.

3rd. Supposing it to be the wish of the Government to carry out, so far as regards England and Wales, the arrangement sanctioned by the 23rd and 24th sections of Sir Robert Peel's Act, I can have no doubt that an issue on securities by the Bank of England to the extent of 22,500,000 *l.* would leave the demand for further notes to be issued on bullion quite as large as that which has prevailed since 1844.

The arrangement, as regards the country issuers, would be of the simplest character. Their beneficial interest in the circulation, provisionally permitted, would be (by the precedent sanctioned in the Act) assessed at 1 per cent. per annum; and the annuities which would result might be redeemed by the Government at such a price as would satisfy the justice of the case.

Any apprehension that the termination of their issuing power would induce the country bankers to cease banking altogether, would be unfounded. As I have already mentioned, the deposits of the country banks are double the amount of their issues; there is business to be done independent of their circulation, and if capital can be profitably engaged in any portion of the United Kingdom, there capital will find its way.

The establishment by the non-issuing London and County Bank of its sixty-three branches, many of them in towns of scanty trade and population, is an evidence of readiness to meet any demand however slight for the accommodation of a bank.

The 3d section of the Act of 1844, limiting the proportion of silver to the whole amount of bullion on which notes may be issued by the Bank to one-third, was seriously complained of at the time, and the entire removal of this limitation was a main feature in a petition presented to the House of Commons, on the 13th July 1847, from certain "merchants, bankers, and traders of London."

Subsequent events have rendered the limitation inoperative, but those events might have been reversed; an increased production of silver and its depreciation comparatively to gold might, had "the Bank been permitted to issue notes on silver bullion without restriction," have left it unable to redeem its engagements in gold while its vaults were full of dollars.

In the event of the entire currency of England being united under a single issuer, it might be desirable to make a provision for correcting, without further legislation, any disproportion between the bullion and the note circulation which might be occasioned, on the one hand, by a lower range of prices, or the extended use of banking facilities on the other, by an elevation of the range of prices arising from an increased abundance of the precious metals. I assume the satisfactory proportion to be one-third bullion to two-thirds credit; i. e., if the entire circulation were 33,750,000 *l.*, 22,500,000 *l.* might be on securities, and 11,250,000 *l.* on gold.

To conclude:

1st. I entirely approve the principle of the Bank Charter Act of 1844, which, by limiting the issue of notes on credit, subjects the variations of the combined currency of notes and coins to the same laws by which it would be governed were it wholly metallic.

2d. As limitation of credit paper is the very essence of the Act, and as limitation operates sensibly only under circumstances of pressure, it is obvious that to evade its stringency because a pressure is felt, is simply to stultify the Act; while again, to admit a provision for extending the credit issue in the event of difficulties arising from any possible or prospective contingency, would be to encourage overtrading, and foster in the banking community an unwarrantable dependence upon the Bank of England, while they make immoderate engagements, and neglect to maintain an adequate reserve for their own protection.

3d. It

* *Vide* "Report on Bank Charter," p. 451.

3d. It is undesirable, seeing that its notes are payable in gold, that the Bank should have the power of issuing more than one-fourth of such notes on silver.

4th. Twenty-two millions and a half being the amount of credit paper authorised by the Act of 1844 for the collective issues of the Bank of England, and the private and joint stock banks of England and Wales, I am of opinion that unless the Bank of England issues on securities to an equal amount in substitution of lapsed or commuted country issues, the aggregate credit issue will be needlessly curtailed. And I am also of opinion that it would be for the public advantage that the country banks of England and Wales should work exclusively with the notes of the Bank of England.

5th. Subject to the amendments which the preceding clause suggests, I am of opinion that the Bank Charter Act of 1844 should be renewed for a period of 10 years.

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J. G. Hubbard,
Esq.

With regard to the Irish and Scotch banks, they stand, in virtue of the Acts of 1845, on the same grounds as the private and joint stock banks of England, and exercise, on sufferance, the right of issue to a defined amount; the additional currency required being, in the Irish and Scotch banks, provided in their notes representing bullion, and, in the English banks, in Bank of England notes, for which they must have given value.

The principle of Peel's Bill is carried out in either case; all currency beyond their authorised issue must be provided out of capital.

The average of the Ten Years 1846-55, gives the following return :

	Circulation.		Bullion.
	£.		£.
Irish Banks - - - - -	5,460	- -	1,691
Scotch Banks - - - - -	3,559	- -	1,177
	<u>£. 9,019</u>	- -	<u>2,868</u>

The deposits held by these banks, particularly by the Scotch banks, are very considerable, and when it is observed that the gold and silver constituting their entire cash reserve to answer their liabilities on both circulation and deposits, is a trifle short of one-third of their circulation alone, they cannot be considered as being aggrieved by the law which has compelled them to keep the cash reserve their return exhibits.

The Irish and Scotch banks are supposed to complain of the inconvenience and costliness of conveying gold to and fro, as the fluctuations of their circulation demand a greater or less amount of bullion deposit. The inconvenience complained of, may, however, be easily remedied, if the Irish and Scotch banks adopt the same course as the English, and use, when their own notes are exhausted, the notes of the Bank of England; a process which might be further facilitated by these last being made legal tender throughout the United Kingdom.

(signed) J. G. Hubbard.

George Warde Norman, Esq.

My dear Governor,

22 October 1856.

BEFORE I proceed to answer specifically the several questions you have submitted to me relative to the Bank Acts of 1844 and 1845, I think it necessary to say a few words on the general question of a paper currency.

G. W. Norman,
Esq.

Taking a simply theoretic view of this subject, I retain the opinion which I have formerly expressed, that the best conceivable issue, irrespective of profit, would be one which should proceed from the Government, or a body acting under its delegation, where every note should represent a corresponding amount of gold and silver. All that would be required under this system would be, that gold or silver should be exchanged for paper, or paper for gold or silver, as the wants of the public might require.

Suppose that the Bank of Hamburgh were to issue notes, instead of opening credits in its books, for all the specie deposited with it, and you have exactly the system above described.

But this state of things would involve an unnecessary sacrifice of profit. Quite sufficient security for the paper issue would be obtained, if a portion of it, considerably less than the probable minimum of issue under adverse circumstances, were vested in some interest-bearing securities of an undoubted character, and only the balance in gold or silver. Convertibility would still, practically speaking, be assured, and the oscillations in the circulation would be precisely the same as in the case first supposed. In other words, they would exactly represent the movement of a purely metallic currency, and these, in my view, are the objects to be attained.

Of course a political discredit, in which no notes would pass, is conceivable, however improbable it might be. But this is a risk to which I do not think it necessary to advert.

The danger that, in periods of great pressure, the Government or Legislature might be induced to lay hands on any very large metallic reserve, is a more probable danger; but this also I pass over on the present occasion.

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Esq.

At any rate, it is certain that neither of the above schemes are likely to be now adopted in England, and we must therefore deal with things as we find them, and descend from the dominion of pure science to a practical view of existing circumstances.

The question, then, is greatly narrowed, and becomes, shortly stated, this:—Is it desirable to re-enact the Bank Acts of 1844-45 simply, or with modifications; or, abandoning them, shall we revert to the state of things which existed between 1810 and the last renewal of the Charter?

I should regard with the greatest alarm any change in these Acts likely to interfere with their stringent character. Experience previously had shown that a simple obligation on the part of the Bank of England and of other issuing banks—the first to pay its notes in gold, the latter theirs in either gold or Bank of England notes—had been insufficient to place the currency in a satisfactory condition. We had suffered from the evils of direct insolvency, and from an improper use of the issuing power in aid of simple banking operations; while, on more than one occasion, even the retention of specie payments had been highly problematical.

Since 1845, the state of things has exhibited an immense improvement. The Bank of England, owing to the separation of departments, has always been amply provided with the means of discharging its obligations to the holders of its paper, even in the most pinching times. The country issuers have been deprived both of the will and the power to put forth their notes at periods when the state of the exchange demands a restricted issue, and insolvency among them has been unfrequent.

In short, from the very first introduction of paper money into England, I am not aware of any period of equal duration when the general mechanism of the circulation has worked so smoothly and satisfactorily as during the last 11 years.

If I am told that the events of 1847 exhibit a state of things opposed to this opinion, I reply that the evils then experienced were derived from several causes, viz. :—

First, from an enormous absorption of capital for the construction of railroads, &c.

Secondly, from the collapse after a long period of inflated credit and extravagant speculation.

Thirdly, from the prevalence of insolvency to an extent which had not occurred since 1825, if then.

I further affirm that these evils had nothing to do with the paper currency, and might have existed with a currency purely metallic, and that without Sir Robert Peel's laws we should have had all the misfortunes which befell us, as it was, in an aggravated form, inasmuch as the abuse of credit and speculation would have been allowed to proceed somewhat longer unchecked, and either the reality or the apprehension of a suspension of specie payments would have been added to them.

I should not, however, be disposed to deny that the events of 1847 would have presented themselves in a shape somewhat less formidable, had the management of the Banking department of the Bank of England been marked by an earlier and more consistent conformity with sound principle.

The truth is, that it is not the limit imposed by the Acts of 1844 and 1845, of which its opponents really complain, but of any limit; that of the Act of 1819 is equally opposed to the demand they make on the administrators of the currency.

They require in fact, although not in words, that at all times and under all circumstances, the holder of good banking securities should be able to turn these securities into money at a rate of interest which he may deem not unreasonably high. Now this is an advantage which a little reflection will show to be unattainable. It is something like a search for the philosopher's stone, or for Fortunatus' wishing-cap.

The truthful inquirer into the effect of our existing legislation in currency matters, should be specially referred to its operation from the commencement of the Russian war to the present time. During this period it has been tried most severely, and yet few will be found to deny that the currency and its administration have been in a most satisfactory condition.

Some, indeed, may say, that without a separation of departments, with full liberty on the part of the Bank Court to use its notes instead of its own capital, and the deposits of its customers in loans and advances, this liberty might not have been abused; that the country issuers would have acted with similar moderation; if so, the result would have been very much what we have seen, and in that case the Acts of 1844 and 1845 have done no harm.

But the supposition that this would have been the case seems to me quite unreasonable. The pressure on the Bank Court would have infallibly led to an abuse of its unlimited power of issuing notes. The temptation of augmenting their profits would have acted in a similar direction on the part of the country issuers. The efflux of gold would not have been checked in time, and we should have finally been driven into a state of things which would have imperilled specie payments altogether.

Some critics on our existing currency laws are in the habit of saying that, on the whole, they admire them greatly, but think they require some relaxing or dispensing power destined to meet extreme cases. I should deplore the existence of such relaxing or dispensing power, being convinced that the exception would speedily become the rule, that the whole efficacy of the law would finally be frittered away, and that a regulating influence, based on the state of the exchanges and on the natural demand for, and supply of capital, is the only safe guide. At any rate this self-acting machinery is far superior to the simple judgment and discretion of any man, or set of men. It would be requisite that the managers

of

of the circulation under an artificial, as opposed to our present natural, system, should not only be intimately acquainted with an enormous mass of facts in this and other countries as they actually exist, but that they should be able to foresee accurately all the changes that will occur during an indefinite future.

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G. W. Norman,
Esq.

I do not, of course, consider our existing system as perfect. The first part of this letter will show how far I regard it as falling short of theoretic perfection; but smaller changes might be suggested in the Acts of 1844 and 1845, which I should consider decided improvements.

Sir Robert Peel looked to the final extinction of all private issues as an object highly desirable in itself. I agree with him, and should like, at any rate, to see some regulation which would hasten the attainment of this object. I must, nevertheless, allow that the effect of the Act of 1845 has removed or mitigated the evils which, heretofore, attached to this branch of our paper currency. There seems, however, to be no sufficient reason why the privilege of issuing 1 l. and 2 l. notes should be continued to the Scotch and Irish banks. Their complete abolition would, at any rate, absorb a corresponding quantity of gold, and so far retard the progress of depreciation.

These banks are allowed to issue any amount of notes, provided only they possess a corresponding amount of gold; while the English banks are confined to a fixed maximum circulation. Attempts will probably be made by the latter to obtain the same privilege as their brethren in the sister countries. I should prefer that the law should be rendered similar by making the fixed maximum general.

I must add, however, that the permission to issue on gold to any extent, does not appear to me opposed to sound principle, excepting as it may appear calculated to uphold the system of private issues.

The separation of the issue and banking departments of the Bank of England, which is now in reality complete, but which many, even well-informed persons like Mr. Tooke, regard as one simply of account and as unfounded in any natural distinction, would be rendered more patent and tangible if, in practice, the business were carried on in different places, and under names more widely separate in signification. On the whole, however, I do not consider this change desirable.

There are some curious anomalies in the important matter of the legal tender, which seem to require an alteration. Thus, in England, gold or Bank of England notes will discharge a debt. In Scotland and Ireland, only gold. It would be desirable that one uniform system should exist throughout the United Kingdom.

An improvement in the composition of the Court of Directors has been suggested, which, by increasing the salaries of the Governor and Deputy, might render it more easy to fill the chair, or to retain the services of a particular Governor, under certain circumstances, for a longer period than two years. This is a change, however, for which no legislation is requisite. It is, if desirable, quite within the power of the proprietors and directors.

Even at present, failures among issuing banks are of occasional, although not of frequent occurrence, and I can see no good grounds why this inconvenience should not be altogether obviated, by taking security from all issuers, as is done in some States of the American Union.

If I mistake not, the whole fabric of our paper currency might be broken up under the existing law by a resolution, carried by a bare majority, of the House of Commons. I am decidedly of opinion that in any renewal of the Bank Acts, the danger of any precipitate and ill-advised action on the part of the Legislature should be more carefully guarded against.

I have now reviewed our currency laws under two points of view:—

1st. With respect to the principles which should guide the legislator, supposing him to have a *tabula rasa* upon which to operate.

2d. Supposing him to be so far fettered as to be unable to effect any changes of a more radical character than would arise from improvements in the present law, but within that sphere to have his hands tolerably free.

I shall conclude by a few reflections on the course he ought to adopt under actual circumstances, when he will have to steer his course amongst the rocks and shoals of powerful and opposing interests, with many prejudices to overcome, and with little expectation that the public is sufficiently well-informed to support him in the tempest that may obstruct his course; in short, when even the introduction of improvements might be very difficult.

It must be recollected that the English people have no strong taste for systematic arrangement or theoretic perfection, no objection to anomalies or even contradictions in an institution which, on the whole, works well.

Now what do we chiefly require in a paper currency?

First, that it shall be secure and convertible, and little liable to discredit.

Secondly, that it shall oscillate like a metallic currency.

Now it seems to me that these important objects are very sufficiently attained by the laws of 1844 and 1845, and I see no chance of improving them, for which it would be worth while to run the risk of involving them in all the turmoil of a parliamentary war.

0.23—Sess. 2.

B 4

I conclude

Appendix, No. 1. I conclude with a reply to the queries sent me, which, after what has preceded, you may readily anticipate:—

G. W. Norman,
Esq.

1st. I have no practical suggestions to make with reference to the operation of the Acts of 1844 and 1845.

2d. I would certainly recommend their renewal for another term, and that without any material alteration.

The above are my views in the interest of the public and of the Bank, under the actual condition of affairs. What precedes will show that I do not consider the existing laws perfect, and also the main improvements of which I think them susceptible.

T. M. Weguelin, Esq.,
Governor of the Bank of England.

Believe me, &c.
(signed) *Geo. Wde. Norman.*

Alfred Latham, Esq.

28 October 1856.

A. Latham, Esq.

My dear Mr. Governor,

My impression of the Act of 1844 is, that it was as good as could be passed at the time; that it has been serviceable to the commerce of the country; and that its renewal as it stands, or continuation rather, for another term might be ventured on safely enough.

Yet if the whole subject of the currency in England, Scotland and Ireland, is to be re-opened and discussed; there is no difficulty in pointing out imperfections in the Acts, both of 1844 and 1845; nor is it difficult to suggest the remedies, however difficult it may be to apply them.

If, as I believe, public opinion has advanced on the subject, it may be assumed that more can be done, and if so ought to be done, in the way of useful legislation. Few persons, for example, in England, would now recommend a return to 1*l.* notes; yet open to the same objections, they continue to circulate in Scotland and Ireland.

Several new causes, too, are now fairly in operation, such as the extension of the clearing-house, the absence of the Usury laws, communications by telegraph and railway, the penny postage, post-office orders, cheques to order, and a variety of banking expedients materially affecting the distribution and economy of bank notes.

I am aware of the prevailing opinion, that the increase of population and of trade are a reason why there should be more currency; and as if a logical consequence of that opinion, we are told in pamphlets or newspapers—indeed, we hear it occasionally among ourselves—that if the 14,000,000*l.* was a proper limit for the issue on securities in 1844, some larger sum of 16,000,000*l.* or 18,000,000*l.* would be more proper now.

But if more bank-notes are wanted (which does not necessarily follow), there is no occasion why they should be issued on securities; on the contrary, those causes, the increase of population and of trade, are a reason rather for enlarging the metallic basis.

Everybody agrees that bank-notes are a convenient substitute for metallic money; but they ought not to be regarded as if an addition to the currency. They save expense in providing the currency, but they ought not on that account to be regarded as a source of profit to the Treasury.

The writers who are opposed to the Act of 1844, assume that there can be, under any circumstances, a deficiency of currency, which I apprehend there cannot. There may be an excess of currency, as when paper, virtually irredeemable, is doing the office of gold; but there can be no corresponding deficiency of paper, because gold will always do the office of paper, or even command it in any quantity.

The remarkable instance of 1825, when the country was said to be within a few hours of a state of barter, was, strictly speaking, not a case of deficient currency, but of paper money suddenly discredited, much as if all the sovereigns current overnight were to be suspected in the morning of being copper.

Under the foregoing premises—I fear very badly expressed—it appears to me that the aim and efforts of the Legislature should be directed as follows:

1. Not to obtain profit from the paper money any more than from the coin of the country.
2. To render the one equally secure with the other.
3. To contract the paper money, rather than extend it, unless based upon gold; and,
4. In whatever degree not based upon gold, to require that Government stock shall be lodged for an equal amount.

When I question the good policy of the Government reserving any considerable profit out of the circulation, I am far from wishing that an over-remuneration should be left to the banks; what I mean is, that money, whether paper or coin, is not a desirable channel for taxation or revenue.

The three essentials are—

1. Government security for a given amount of issue.
2. The security of gold and silver in deposit for all the rest.
3. A liberal administration; that is, liberal to the public, or note-holder, although expensive to the issuer.

I would

I would prefer that the authority in the Act (Clause 5), for increasing the Bank of England issue on securities beyond the fixed limit, now 14,475,000 *l.*, should be no further availed of. Indeed, if the present position of the other issuers is maintained, I wish that limit could be reduced. Assuming it to be as it is now, I see no reason why the Bank of England should not pay to Government, or lodge stock (so as to be dispossessed of it), to the amount of 3,475,000 *l.*, in addition to the 11,000,000 *l.* already paid.

If this were done, the country issuers of England should pay or lodge stock in like manner to the amount of their issues; and, failing to do so, they should be required to discontinue issuing, and adopt the alternative provided by the Act (Clause 24), of compounding with the Bank of England.

The English public, or note-holders, would be thus protected from the calamity of insolvent issuers, by a natural-enough expedient of the Legislature, viz., requiring the issuers to apply some portion of their profit to the purpose of insuring their note-holders against accidents.

The circumstance of the Bank of England note being a legal tender, ought not to be a subject of any jealousy, being simply a public convenience without any profit or advantage to the Bank; but other issuers, giving security as proposed, might claim, fairly enough, that their notes should be receivable for taxes; and I see no reason to the contrary.

The paper money of Ireland and Scotland is a subject that raises all the questions as to 1 *l.* notes; should they be retained, or should they and can they be abolished as in England?

Not to enumerate the patent and universally-admitted objections to small notes, I would here only confute that popular and favourite delusion that a single piece of paper passing for a single piece of gold, can be of any use to anybody, unless the issuer.

The economy, in its proper sense, of bank notes, is that economy of time and risk which is obtained in conveying, by a single operation, the same sum of money as, by the alternative of coin, would demand a hundred or a thousand operations.

In Scotland, the proportion of about two-thirds, and in Ireland the proportion of about one-half, of the paper money, is in notes of under 5 *l.*

Paper money and coin of the same denomination are not likely to circulate in common. The paper, from some cause or other, turns out the gold; it always has done so, and always will. For a time, this might be a reason for abolishing the 1 *l.* notes and retaining those of 2 *l.* until a future period. The existence of peace, and the abundance of gold that is now poured into the country, seem to combine in presenting an opportunity for doing something in this direction.

To dispense with bank notes is so impossible, that if none were allowed to be issued except against a deposit of gold, they would still be used, and still be a cause of general economy, although it might cost, in some shape or other, 300,000 *l.* or 400,000 *l.* a-year to make them. Indeed, a currency of this kind, so safe and intelligible, might easily be preferred to the cheaper currency we now employ, so long as it remains open at some points to the danger of insolvency.

If these points could be strengthened in the manner I have endeavoured to suggest, we should enjoy throughout the United Kingdom a system of currency perfectly secure in all its parts, costing nothing, and working the same as regards exchanges, whether foreign or domestic, as if such currency were entirely metallic.

T. M. Weguelin, Esq.

Believe me, &c.
(signed) Alfred Latham.

Henry Wollaston Blake, Esq.

My dear Mr. Governor,

London, 5 November 1856.

I SHALL endeavour to state as shortly as possible the views I entertain upon the Banking Acts of 1844 and 1845, especially in reference to the questions contained in your letter of the 30th September.

H. W. Blake, Esq.

The objects sought to be obtained by the Act of 1844 were twofold:

1. To insure at all times the convertibility of the bank-note into gold.
2. So to regulate the issue of such notes as to make the currency of the country fluctuate in the same manner, under the varying conditions of trade and commerce, as if it were wholly metallic, combining, at the same time, the advantages to the country of a paper currency, and the profits which may be legitimately derived from such a source.

I consider that the results of the working of this Act during the last 12 years have been decidedly satisfactory, and am, therefore, of opinion that it may be advantageously renewed.

I should not, however, be disposed to limit this renewal to so short a period as 10 years, considering that it is not desirable that the public mind should be periodically agitated, and questions involving changes in the laws, which regulate the currency, be frequently discussed, with a view to their alteration.

The amount of 14,000,000 *l.*, fixed by the Act as the extent to which notes might be issued against securities, appears to me to have been judiciously chosen, and although the working of the circulation since 1844, might seem to warrant some increase in the above amount, I do not think the question of sufficient importance or urgency to justify any alteration.

Appendix, No. 1. The events of 1847 may seem to indicate that the Act did not provide against the effects of internal panic; and that under circumstances of extreme pressure its provisions rather tended to aggravate the general alarm which then existed; and it might seem desirable that under such circumstances some power of relaxation should be given; but, on the other hand, the knowledge that such a power existed would tend to lessen the salutary provisions of the present Act; for its success depends on the certainty of their being carried out, and its wholesome effects and warning voice against over-trading are only felt through the agency of pressure. I am therefore not inclined to recommend any change in this respect.

H. W. Blake, Esq.

In regard to the 5th Clause, by which the Bank is, in the event of any banker failing to issue his own bank notes, empowered to issue, on securities, an additional amount equal to two-thirds of such lapsed issue of these bankers, it appears to me that this power may be safely enlarged, to the full extent to which the country notes have been withdrawn.

In regard to the Scotch and Irish Banking Acts, I am not sufficiently acquainted with their working to offer any suggestions; but it seems desirable to prohibit, or at any rate to diminish the issue of notes of less denomination than 5*l*.; and I should also deem it advisable to make the Bank of England notes legal tender throughout the United Kingdom, or at all events in Scotland.

Yours, &c.

Thomas M. Weyuelin, Esq.,
Governor of the Bank of England.

(signed) *H. Wollaston Blake.*

To the Governor of the Bank of England.

Dear Sir,

3 November 1856.

BEFORE we reply specifically to the questions which you have put to us, we think it expedient to advert to the objects of the Acts of 1844 and 1845. These objects we conceive to have been mainly the following:—

1. To render the paper money of the United Kingdom secure, convertible, and little liable to discredit.
2. To make it vary in amount like a metallic currency.

On a careful review of all that occurred since 1844 and 1845, we feel a conviction that the objects just referred to have been substantially attained, and that the note circulation has been in a far more satisfactory state during the last eleven years than during any former period. We are further of opinion, that the existing laws arm the Bank of England with sufficient powers to discharge all the public duties with respect to the circulation and support of credit that properly belongs to it.

We are of course aware that clauses may be pointed out in the Acts of 1844 and 1845, not consistent with their perfect symmetry and apparent completeness; but we do not conceive that these anomalies produce any inconvenience of real importance.

We are thus enabled to answer the queries put to us by saying—

1st. That we are not prepared to suggest any practical improvement in the Acts of 1844 and 1845.

2ndly. That we think it highly expedient for the public good that the existing currency laws should be re-enacted without any material alteration.

(signed) *Geo. Wde. Norman.*
Kirkman D. Hodgson.
H. H. Berens.
Jas. Morris.
Jas. Malcolmson.

Thomson Hankey.
James P. Currie.
R. W. Crawford.
H. W. Blake.

Benjamin Buck Greene, Esq.

My dear Mr. Governor,

10 November 1856.

B. B. Greene, Esq.

In reply to your note asking for my written opinion on the Banking Acts of 1844 and 1845, I beg to submit the following observations, confining them (as I conclude you intend) to the operation of the clauses which refer to the limitation put upon the issue of promissory notes payable to bearer on demand.

In reviewing the operation of the Act of 1844, I consider that it has worked well for the country, and has substantially answered the purposes for which it was passed; these being to render the paper issues of the kingdom secure and convertible, and to assimilate its action to that of a metallic currency.

I say substantially only, because convertibility has not been completely attained, owing to the failure of some of the country banks of issue.

Taking all circumstances into consideration, I am of opinion that it would be expedient to allow the Act to remain in force undisturbed.

But if its re-consideration be forced upon Parliament, with a view to making material modifications, then I should venture to suggest that provision be made for causing the entire issue of notes in England and Wales to merge into that of the Bank of England, either at once or by a gradual process. Such additional issue to be made against securities to the extent of two-thirds of the present authorised amount of the country circulation. The country banks to be compensated on some such plan as is provided for in the 24th section of the

the Act. The Government to receive the profit of such issue, after deducting the compensation allowed to the bankers, and the expenses attendant upon it.

Appendix, No. 1.

The paper circulation of the kingdom would thus be placed on a safe and satisfactory basis; the practical convertibility of every note secured, and the entire currency become legal tender.

B. B. Greene, Esq.

Failing to carry such a measure as the foregoing, I am of opinion that every bank of issue should be called upon to deposit with the Government securities of the State for the full amount of its authorised issue; and thus, as far as practicable, secure the solvency of the notes, and establish a greater feeling of confidence in the public mind with respect to them.

As regards the amount of issue by the Bank of England against securities, now limited to 14,475,000 £, I believe that a not inconsiderable portion of the public are favourable to its extension to 16,000,000 £ or more, and I am free to admit that there may not be much danger in fixing the limit at sixteen millions; still I consider the risk quite sufficient to induce me to prefer the present amount, particularly as the only permanent advantage to be derived from the extension would arise from the saving of some 25,000 £ or 30,000 £ a year; a sum totally inadequate, in my humble judgment, to be set against the remote, perhaps, but still possible contingency of serious consequences being produced by the public taking alarm in the event of the limit being rather nearly approached at a period of monetary pressure.

With regard to the Acts of 1845, applicable to Scotland and Ireland, I cannot say that I have much practical knowledge as to how they have worked; but it seems to me that the paper circulation of those countries ought to be put upon a sounder basis than at present exists.

This might be done by compelling the banks to deposit Government securities for the authorised amount of their issue, and by suppressing the issue of notes under 2 £ or 3 £.

As a matter of convenience it would, I think, be very desirable to constitute the notes of the Bank of Ireland a legal tender in Ireland; and the notes of some establishment in Scotland, or those of the Bank of England, a legal tender in Scotland.

T. M. Weguelin, Esq.

I remain, &c.
(signed) Benj. B. Greene.

Francis Wilson, Esq.

Bank of England, 12 November 1856.

F. Wilson, Esq.

THE Bank Charter Act of 1844 appears to have proved itself such an advance in legislation upon the laws affecting the currency of the country, and has gone through with considerable success several very severe ordeals, and those from different causes; that I should be unwilling to peril it by exposing it to the chance of fundamental changes which might prove serious injuries instead of substantial improvements.

I must, however, express my opinion, after careful watching of the practical working of the Bank Charter Act, and after the best consideration I can bring to bear upon the subject, that it would be an essential improvement to have a permissive power, upon the consent of the Chancellor of the Exchequer (or in any other way to be determined upon), for the extension of the issue upon securities to an extent and for a period specified, whenever the bullion shall have diminished to a certain defined limit.

My reason for desiring this power of temporary relaxation in extreme emergency, is the conviction that these large diminutions of the bullion occur, for the most part, from special causes, and which are continuously mitigating, and in the end adjusting themselves, after no long period; so that by such measure, the serious injury to commerce (more especially the tradesman) by the crushing rate of discount, the unnecessary temporary depression in almost all property, and consequently a monetary crisis, would be immeasurably lightened if not remedied.

When the subject of currency shall have become more of a science, having recognised principles and data to start from, further investigation into, and renewed discussion upon, the merits or demerits of the Bill of 1844 may be of real advantage to the country; but it appears to me that the first step should be, to fix what is meant by, or included in, the term "currency," upon which fundamental point, hitherto, nothing like common consent has been arrived at—nay, upon which point no two of the most competent authorities are agreed.

(signed) Francis Wilson.

James Malcolmson, Esq.

My dear Governor,

King William-street, 11 November 1856.

I HAD the pleasure of receiving your esteemed note, requesting my sentiments on the Banking Acts of 1844 and 1845, when on the Continent, and having been otherwise much occupied since my return home, must beg you to excuse my so long delaying my reply.

J. Malcolmson, Esq.

I understand your desire is to have the individual opinions of your colleagues on these Acts, and any improvements that might be made in them; not on the wide and vexed questions of currency generally, on which we constantly hear more or less fanciful schemes propounded, unsuited to existing circumstances.

0.23—Sess. 2.

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The

Appendix, No. 1.

J. Malcolmson,
Esq.

The aim of the originator of the Act of 1844, was, I assume, to make the currency of this country approach as near as possible to what it would be if entirely metallic, which, in a great commercial community, is an impracticability.

I am of opinion that the Act has well and truly effected this object as far as within the power of legislation, and I desire to see it renewed in its integrity, rather than have another Act on different principles, however plausible they may appear; satisfied that many of the schemes above alluded to, however strongly they may at present be supported, would only lead to disappointment and repeated changes, than which, short of a convulsion, nothing is more injurious to commerce.

But while I anxiously desire the renewal of the Act, I wish the amount of Bank notes issuable on securities, to be considered; that is, whether the 14,000,000 *l.* (now 14,475,000 *l.*) is too high or too low. I never heard any valid reason for asserting that those figures were an essential part of the Act, or that they should never be modified.

My opinion is, though I state it with hesitation to those who are so much better informed than myself, that the amount is too low, and that, looking to the vast extension of commerce within the last ten or twelve years, stimulated by the gold discoveries, at least 1,000,000 *l.* or 1,500,000 *l.* might be added, and 16,000,000 *l.* with safety inserted on renewing the Act.

Those who expect that any system of currency would prevent dearness or scarcity of money (when intense, and exaggerated by public opinion, called panics) would be disappointed even were their own favourite scheme enacted.

Crises and panics will arise under any system, whether metallic or any other; and in my humble opinion, founded on long and extensive connexion with commercial affairs, I am satisfied the Act has greatly mitigated those that have occurred during its existence, and to which they were in no degree owing.

With these sentiments you will not be surprised at my desire to see the Act renewed, and its principle extended over the kingdom, either by an arrangement with the country bankers in the way of purchase of their rights, or otherwise, or by enactment, to take effect at a prospective date, so that the time may arrive when we shall have no other bank-notes than those issued in conformity with the great principles of the Act of 1844.

With regard to your last question, relating to Ireland and Scotland, I am aware there may be more difficulty than in England, in bringing the entire circulation of the United Kingdom into unison with those principles which I think have worked well as far as they have been carried in England. I would, however, urge that this great object be kept in view, even to the early prospective withdrawal of all 1 *l.* and 2 *l.* notes, in the future legislation respecting the circulation of the United Kingdom.

Thomas M. Weguelin, Esq.,
Governor of the Bank of England.

Believe me, &c.
(signed) Jas. Malcolmson.

John Oliver Hanson, Esq.—(Second Letter.)

J. O. Hanson,
Esq.

My dear Governor,

4, Dorset-square, 19 November 1856.

SINCE my return home I have been enabled to consider more fully the queries you have put to me, and I think it more respectful to you, and more satisfactory to myself, that I should reply to them more at length than I have done, in the short letter I addressed to you from St. Leonard's.

The Banking Acts of Sir Robert Peel of 1844 and 1845 appear to me to have worked very successfully, by putting the circulation of the country, consisting of bank notes and coin, upon a sound basis.

The evils under the old system were apparent; and among the most prominent were, I think, the following:—

1. The want of an established rule, on the part of England and the country banks, for the management of their issues.
2. The unfair exemption of the Scotch and Irish banks from the expense and responsibility, while enjoying, at the cost of others, all the advantages of a metallic currency.
3. The facilities enjoyed by adventurers and speculators to found, at pleasure, banks of issue and joint stock banks.
4. The want of due provision for insuring the possession of *bond fide* capital by new joint stock banks; for the audit and publication of accounts, and of the names of shareholders, and other regulations of a protective nature.

These defects, under the old system, were plain and indisputable; and under the Banking Acts of 1844 and 1845 altogether disappear. Though the period of 1847 is often referred to by their opponents as a period when, as they state, the Bill of 1844 broke down, and the Government was induced to interfere to allay the panic then existing, it may be stated in reply, that the Bank of England still possessed the power of carrying out the Bill in its integrity, and that the panic was more from want of confidence in commercial houses, than from any real fear on the part of the public of the stability of the Bank itself.

This distrust, subsequent investigation proved to have been well founded, for most of the houses that were refused discount accommodation at that period and failed, were distinctly shown afterwards to have been insolvent for years, and would, no doubt, under similar circumstances, have equally failed under the old system as under Sir Robert Peel's Bill of 1844.

Notwithstanding,

Notwithstanding, however, this exceptional period (if exceptional it may be called), looking to the period from 1826 to 1844, when, except within the London district so called, banking was practically free, and no limit was put upon the issue of bank notes; and comparing it with the period from 1844 to the present time, the latter appears to me to contrast most favourably with the former.

From 1826 to 1844, it is notorious we were subjected to perpetually recurring cycles of panic, bankruptcy, and confusion. In England, among other bank failures, the failure took place of—The Norwich Bank; Northern and Central Bank; Commercial Bank of England; North of England Joint Stock Bank; and the Bank of Manchester.

In Ireland:—The Southern Banking Company, and the Agricultural and Commercial Bank of Ireland, entailing much misery and distress on the agricultural population of that country.

In Scotland:—The Aberdeen Bank; Dundee Commercial Bank; Dundee Union Bank; East Lothian Bank; Fife Banking Company; Montrose Bank; Southern Bank of Scotland; and the Stirling Bank.

The latter period, from 1844 to the present time, has furnished comparatively few failures; the management of the banks generally having been prudent, their business prosperous, and their note circulation sound, because never redundant.

With these facts before me, I should regret exceedingly to see the principle of the Bills of 1844 and 1845 called in question, or in any way disturbed.

I see, however, no objection, considering the altered circumstances of the country, the large accumulation of capital, the increase of population requiring a somewhat higher amount of circulation, and the expansive character of our commercial transactions, why the present limit of 14,000,000 *l.* might not be safely increased to 16,000,000 *l.*

T. M. Weguelin, Esq.

I remain, &c.
(signed) J. O. Hanson.

Bonamy Dobree, Esq.

My dear Governor,

6, Tokenhouse-yard, 5 November 1856.

IN reply to the four questions put to me in your letter of the 30th September, I beg to state:

B. Dobree, Esq.

1st. That I have no suggestions to make with reference to the operation of the Act of 1844, which, with the reserve of an opinion upon one action of the Bill, I do not desire to see altered.

2d. I should deprecate all discussion of the banking question at this moment, and I would prefer that the re-enactment of the Bill of 1844 should remain subject to the notice as provided for in the 28th section of the Act of 7 & 8 Vict. c. 32.

3d. Is replied to by the foregoing answer.

4th. The Irish and Scotch banks being restricted in the amount of their circulation, unless based upon gold coin, I doubt very much the policy of continuing to them the privilege of an issue of notes against an equal amount of gold coin; and I should be of opinion that it would be desirable to assimilate the laws of Scotland and Ireland to that of England. The abstraction of gold coin from the Bank of England's reserve, as at present, in aid of the Irish and Scotch circulation in excess of their legalised issues, tends to increase the pressure in the money market, and which would to that extent be avoided if the Acts in question were repealed in that particular.

My reservation in answer to question 1st, has reference to the issue of notes on bullion beyond the amount issued on securities.

It has always appeared to me that the main object of the framers of the Act of 1844, was to secure the convertibility of the bank-note, and so to arrange as that the influx of gold bullion should have the same action and effect on the circulation of the country as would be produced were it actually in coin, instead of being represented by notes; and, secondly, to guard against violent fluctuations in the value of money.

Now, in my opinion, this latter object has failed to be attained by the Act of 1844.

The gold bullion has oscillated between 8,000,000 *l.* and 22,000,000 *l.*, whilst the active notes have ranged between 17,000,000 *l.* and 24,000,000 *l.*; thus showing a variation between the extreme points of 14,000,000 *l.* in the first, and only 7,000,000 *l.* in the last case; and these last referred to amounts were exceptional, the ordinary range being 18,000,000 *l.* and 22,000,000 *l.*, or a difference of but 4,000,000 *l.* in place of 14,000,000 *l.*

The consequence of this has been that, in periods of over-abundance of gold bullion, the reserve of notes in the bank's till has risen to 14,700,000 *l.* notwithstanding simultaneous efforts to force the issue, and to lower thereby the rate of discount; thus giving a great impetus to speculation, and enhancing the value both of securities and produce: when, on the other hand, a drain of gold bullion has set in, and the reserve of notes fallen to under 2,000,000 *l.*, this has been attempted to be met by a rapid increase in the rates of discount, causing severe pressure in the mercantile interest, and followed by a marked decline in the value of the funds and of all securities, as well as in the price of all commodities.

These violent and sudden ebbs and flows, of which there have been various recurrences during the past twelve years, evidenced, in my opinion, by forty variations in the rates of discount, from 2 per cent. the lowest, to 8 per cent. the highest; whilst in the previous ten

23 October 1847,	8,313,000 <i>l.</i>
10 July 1852,	22,232,000 <i>l.</i>
16 Dec. 1848,	16,736,000 <i>l.</i>
16 July 1853,	23,808,000 <i>l.</i>
26 June 1852.	
Lowest reserve,	
30 October 1847,	1,606,000 <i>l.</i>

Appendix, No. 1.

B. Dobree, Esq.

years there were but ten changes, between 2½ per cent. the lowest, and 6 per cent. the highest; could not have been foreseen, I think, by the promoters of the Act of 1844, and act very prejudicially upon the trading community, for whose particular benefit and safeguard the Act would seem to have been specially framed.

One remedy, in my mind, would be found by relieving the Bank from the obligation of buying all gold bullion in exchange for notes at 3*l.* 17*s.* 9*d.* per ounce.

Were the obligation removed, gold in seasons of plethora would find its own market value, or it would be taken to the Mint to be coined; and in this latter case the redundant circulation of the country would consist in coined gold, and not in Bank of England paper as at present.

T. M. Weguelin, Esq.

I remain, &c.
(signed) Bonamy Dobree.

J. G. Hubbard, Esq., to the Right Hon. the Chancellor of the Exchequer.

Dear Sir George,

Princes Gate, 28 November 1856.

J. G. Hubbard,
Esq.

YOUR visit reminds me of my intention to communicate to you a few remarks supplementary to the paper upon the Act of 1844, which I placed in the hands of the Governor of the Bank for your consideration.

I ventured to suggest, that, the Government should, so far as England and Wales are concerned, carry out the provisions of the Act of 1844 (hitherto in action only permissively), and establish one uniform currency, the amount based on securities being that originally recognised by the Act, viz., 22,500,000 *l.*

The amount still issuable by the country banks under the authority of the Act, is in round numbers 8,000,000 *l.* I propose that these issues should cease, and that their beneficial interest assessed at 1 per cent. per annum be purchased by the Government.

The question then arises, "What should be the price?"

Assuming the value of a right of issue in perpetuity at thirty years' purchase on the net profit, and reasoning from the analogous case of the Bank of England (two-thirds of whose net profits on the Issue Department are taken by the State), ten years' purchase of their net profit of 1 per cent. on their authorised issue would be an equitable compensation for the country issues; but as it should be an object to remove any ground of complaint or dissatisfaction on their part, the price might be raised to fifteen years' purchase.

The withdrawal of the country issues might be effected gradually, yet completely, within a period of twelve months. At quarterly intervals, returns might be made of the amount withdrawn, and to the same extent (say 2,000,000 *l.*) the Bank might enlarge its issues.

Assuming the country issues at 8,000,000 *l.*, the beneficial interest would be 80,000 *l.* annually, and the redemption at fifteen years' purchase would amount to 1,200,000 *l.* This sum the issuing banks might receive gradually, *pari passu* with the withdrawal of their own notes.

Of the 8,000,000 *l.* to be issued by the Bank, 3,000,000 *l.* or 4,000,000 *l.* (including the 1,200,000 *l.*) might be a direct loan to the Government; the residue, invested primarily, perhaps, in the securities parted with by the issuing country banks, would eventually be also represented by Government securities.

The result would be that the State would receive from the Bank the net profit annually arising from the extended issue of 8,000,000 *l.*, minus the interest of the 1,200,000 *l.*, instead of the stamp duty on the present country issues, and that the country would gain an uniform currency of perfect security.

The whole process of transition and compensation would be quite simple and easily accomplished.

The Right Hon. Sir G. C. Lewis, Bart., &c.

Believe me, &c.
(signed) J. G. Hubbard.

LETTER from Thomson Hankey, Esq., to the Right Hon. Sir G. C. Lewis,
Bart., M. P.

My dear Sir George,

Mincing-lane, 5 November 1856.

T. Hankey, Esq.

I HAVE already replied to certain queries put to me by the Governor of the Bank of England in consequence of a communication from yourself, in which you express a wish to learn the opinions of the several Directors of the Bank respecting the continuance of the present Acts relating to the Bank of England, without material alteration.

I have given in my reply, by signing a paper conjointly with several of my colleagues, expressing a general approval of the existing Act relating to the Bank of England—considering, as I do, this Act efficient, as far as the Bank of England is concerned, for the purpose of carrying out the objects intended, and of which the principles were laid down by Sir Robert Peel in May 1844; and that perfect security is thereby afforded for the maintenance of the paper circulation of the Bank of England at the same value as if the whole circulation of England were not only based upon, but actually metallic—leaving the Bank completely unfettered in the management of its banking department, excepting the obligation to publish weekly a statement, showing, in an abstract form, the assets and liabilities of the Company.

I considered

I considered that, in replying to these queries, I was only called upon to express my opinion as a Director of the Bank as to how far I was satisfied with the existing Acts of Parliament, or whether, with reference to the Bank of England alone, I desired any and what changes to be made; and feeling satisfied that no changes affecting any question of principle were required or desirable, I readily expressed my general assent to leave the question in its present position.

If, however, any fresh legislation is now to take place on the subject of the currency, as generally regulated by the Acts of 1844 and 1845, I venture to express my own opinion to you that a renewal of those Acts, without some material alteration, is not consistent with the general principles laid down either by Sir Robert Peel or by Sir Charles Wood in 1844.

My objection to the Acts of 1844 and 1845 are, that whilst the principle of securing the convertibility into gold, as respects the issues of the Bank of England, is fully carried out, by requiring not only that all its issues above 14,000,000 £. be made upon bullion, but even the 14,000,000 £. be invested in securities of indisputable value, no such rule is made applicable with regard to the other issuing bodies in Great Britain. In England, the whole of the amount, considered to be 8,000,000 £. sterling, besides the limited amounts for Scotland and Ireland, is allowed to be freely dealt with by the issuing bodies, without the necessity of any investment as a security for the payment of the notes. My second objection to these Acts, on general grounds, is, that it is not wise to couple an Act for regulating the paper currency of Great Britain with other Acts relating to banking, which are not only distinct in their general principles, but which have really no sort of connexion; and by allowing the two subjects to be mixed in the same Acts of Parliament a constant confusion is kept up in the public mind, and a too common feeling is perpetuated, that the sound management of the currency of the country is connected with, or dependent upon, the prudent system of management adopted in the business of banking throughout the country, especially as regards the Bank of England, and that the good management of the one department depends on the good faith preserved in the management of the other—a confusion which leads to erroneous impressions, and which is calculated to do harm rather than good.

I think that any Act for the regulation of the paper currency of the country should be of a permanent nature, entirely distinct from the charter of incorporation of any bank.

I consider that the expediency of continuing these functions with the Bank of England rather than with any set of Commissioners to be named by the Government, is conclusively established by the arguments of Sir Charles Wood, in his speech in the House of Commons, in May 1844. I know that I unfortunately differ, not only from some of my colleagues, but from many influential persons unconnected with the Bank of England, in considering that at all times, and under almost any conceivable case, the action of the Bank ought to be governed by the same rule as would govern the proceedings of most well-regulated private banking establishments in Great Britain, by looking to their deposits, and to their deposits alone, as the source from which discounts can be satisfactorily provided, whether in a sluggish or active state of trade.

The capital of the Bank is the great security to the public for the safe deposit of the public money, and also to meet any losses which may occur in the management of the public debt; and although I am far from thinking it desirable that this capital should be so invested as to be unavailable for any emergency for which it may rightly be held as a security, yet I doubt the expediency of allowing it to be reckoned upon as available to supply the wants of the commercial world for discounting their bills or for making temporary loans. Whenever a pressure is brought to bear upon the Bank by an undue application for discount beyond a reasonable amount of its deposits, the sooner such a pressure is met by a rise in the rate of discount the better, not only for the safety of the Bank, but for the eventual interest of the trading community throughout the country; such a rise, although it may not produce the immediate effect, is certain, if steadily continued, to produce the result of diminishing the demand for the floating capital of the country, generally available for mercantile operations at home and abroad; and the power of raising the rate is a sufficient weapon in the hands of the owner of capital to protect him against any demand which would otherwise require him absolutely to refuse to lend money at all. These are the views I entertain respecting the position of the Bank of England, and with regard to the country issues of notes; and should they be in accordance with those entertained by Her Majesty's Government, I cannot doubt, but that such an Act might be passed as would place the whole question of the issue of paper money in Great Britain on a satisfactory and perfectly secure footing.

I am, &c.
(signed) *Thomson Hankey.*

The Right Hon. Sir G. C. Lewis, Bart., M. P.,
&c. &c. &c.

Appendix, No. 1.

T. Hankey, Esq.

Appendix, No. 2.

Appendix, No. 16, to REPORT from the SELECT COMMITTEE on COMMERCIAL DISTRESS, 1848.

AN ACCOUNT of the AVERAGE CIRCULATION of TWENTY-ONE DAYS' and SEVEN DAYS' BILLS, in each Year from 1832 to 1847; distinguishing the Amount from each Branch Bank.

	1832.	1833.	1834.	1835.	1836.	1837.	1838.	1839.	1840.	1841.	1842.	1843.	1844.	1845.	1846.	1847.
Gloucester -	£. 2,327	£. 1,947	£. 2,008	£. 2,427	£. 1,606	£. 1,835	£. 1,805	£. 1,139	£. 1,012	£. 790	£. 679	£. 722	£. 1,342	£. 739	£. 989	£. 958
Manchester -	13,972	15,407	13,542	19,357	14,984	13,863	14,736	16,505	24,310	33,169	35,010	52,124	76,067	89,862	89,750	74,690
Swansea -	2,258	1,855	1,568	2,496	1,581	1,435	1,502	1,342	1,150	1,474	1,752	1,748	2,202	2,079	1,946	2,186
Birmingham -	5,474	4,670	4,320	3,828	3,471	3,934	3,257	3,473	3,763	3,862	3,825	4,941	5,967	9,912	6,732	6,885
Liverpool -	33,746	38,132	36,464	54,567	44,363	33,973	30,687	32,000	39,761	47,960	53,500	65,325	84,239	112,270	93,394	91,602
Bristol -	8,578	7,888	7,521	4,895	3,637	4,458	3,645	3,406	3,373	3,154	3,591	3,484	5,828	9,143	6,832	8,447
Leeds -	6,109	7,289	6,176	5,936	4,498	3,466	3,418	3,631	3,648	5,017	5,780	8,311	10,155	12,575	13,130	13,289
Newcastle -	2,115	1,284	624	2,087	2,615	3,664	2,736	3,329	4,605	5,532	5,917	6,576	7,805	11,943	14,761	21,863
Hull -	3,795	4,831	2,434	2,003	2,313	2,736	2,552	3,002	3,173	3,217	4,526	5,132	7,782	11,140	9,806	11,917
Norwich -	1,712	1,650	1,340	2,119	1,105	1,385	986	1,331	1,377	1,804	1,788	1,949	2,329	1,719	1,612	1,557
Plymouth -	-	-	939	2,731	2,714	1,615	2,528	3,503	2,759	3,551	3,482	3,682	3,704	3,867	3,667	4,596
Portsmouth -	-	-	269	788	1,069	1,758	2,368	2,058	2,690	3,284	2,879	3,016	3,200	3,635	3,635	3,897
Leicester -	-	-	-	-	-	-	-	-	-	-	-	-	1,871	2,676	1,859	1,547
Exeter * -	815	989	980	-	-	-	-	-	-	-	-	-	-	-	-	-
£.	80,901	85,942	78,185	104,084	83,906	74,121	70,220	74,730	91,621	112,864	122,729	157,010	212,551	271,560	241,093	242,734

* N.B.—This Branch was removed to Plymouth, 1 May 1834.

Bank of England,
13 January 1848.M. Marshall,
Chief Cashier.

AN ACCOUNT of the AVERAGE CIRCULATION of SEVEN DAYS' and other BILLS in each Year, from 1848 to 1856, both inclusive; distinguishing the Amount from each Branch (in continuation of Appendix, No. 16, to Report from the Select Committee on Commercial Distress, 1848.)

	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Manchester - -	74,973	81,512	951,01	96,475	108,909	123,614	92,005	77,025	67,973
Swansea - - -	2,644	3,882	4,408	3,860	3,432	4,674	4,764	5,658	4,839
Birmingham. - -	6,158	6,393	7,532	6,474	7,394	8,338	6,418	6,013	6,438
Liverpool - -	97,424	108,278	118,027	116,508	136,444	147,517	129,201	105,087	93,018
Bristol - - -	17,289	27,227	30,751	28,164	51,308	37,595	23,881	20,879	14,826
Leeds - - -	12,016	12,875	13,250	13,448	16,588	16,194	12,363	8,671	6,382
Newcastle - -	26,510	23,480	26,118	25,359	26,257	33,644	33,788	35,705	37,970
Hull - - -	10,431	12,226	13,068	13,225	18,665	21,387	19,341	12,158	10,443
Plymouth - -	4,331	6,373	8,008	6,674	9,456	7,751	7,393	6,694	4,580
Portsmouth - -	3,175	2,714	3,048	2,642	3,154	3,479	4,095	3,680	4,681
Leicester - .	1,816	1,937	1,800	2,012	4,063	4,236	2,272	2,152	2,121
Gloucester * - -	2,024	553	51	40	40	40	40	40	40
Norwich † - -	2,182	2,295	2,442	2,095	1,112	86	84	66	57
Exeter ‡ - - -	16	16	16	16	16	16	16	16	16
	260,991	284,761	323,580	316,992	386,838	408,571	335,611	283,934	253,384

* This Branch was closed 28th February 1849.

† „ „ „ 31st May 1852.

‡ „ „ removed to Plymouth, 1st May 1834.

Bank of England, }
25 February 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 3.

Appendix, No. 18, to REPORT from the SELECT COMMITTEE on COMMERCIAL DISTRESS, 1848.

AN ACCOUNT of the AVERAGE CIRCULATION of BRANCH BANK NOTES in each Year from 1832 to 1847, both inclusive; distinguishing the Amount from each Branch Bank.

	1832.	1833.	1834.	1835.	1836.	1837.	1838.	1839.	1840.	1841.	1842.	1843.	1844.	1845.	1846.	1847.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
Gloucester -	56,068	49,084	37,039	37,718	82,953	211,531	304,356	339,722	308,819	302,663	278,239	121,917	103,731	90,897	83,390	71,975
Manchester -	1,315,296	1,526,743	1,605,260	1,473,738	1,500,426	1,505,732	1,501,231	1,476,097	1,424,529	1,501,143	1,604,054	1,780,994	2,154,502	2,398,540	2,323,135	2,129,062
Swansea -	49,428	47,297	58,318	68,721	80,408	97,313	99,066	104,614	96,494	81,720	84,236	83,681	96,113	99,160	103,369	106,634
Birmingham -	413,622	402,739	353,125	328,329	368,463	432,186	452,431	499,017	525,630	558,321	555,496	605,095	600,900	592,107	606,559	658,231
Liverpool -	377,144	522,625	581,228	710,615	828,820	786,383	838,272	800,054	769,438	752,896	777,388	619,047	1,341,467	1,367,365	1,129,359	1,118,691
Bristol -	113,320	116,465	94,630	84,721	74,280	78,386	74,944	69,424	70,359	78,080	168,407	252,744	324,896	436,426	448,027	421,500
Leeds -	199,005	262,250	229,606	247,126	262,537	211,797	197,164	192,755	184,207	197,223	297,083	325,774	322,372	408,292	393,304	359,595
Newcastle -	51,146	49,853	59,251	104,112	128,072	241,111	251,103	338,079	376,565	424,573	498,704	543,287	598,290	666,086	695,130	742,628
Hull -	59,272	68,035	58,522	52,039	66,859	77,438	80,015	81,046	84,511	78,842	80,486	89,137	93,826	124,523	132,552	112,039
Norwich -	30,245	32,521	25,117	16,689	12,843	11,661	10,723	12,020	10,546	10,050	19,369	55,738	65,980	30,762	12,290	10,553
Plymouth -	-	-	42,018	60,552	64,254	70,953	61,475	56,515	56,004	70,802	254,628	291,995	364,817	351,402	332,058	311,480
Portsmouth -	-	-	35,672	62,080	59,442	109,413	127,363	116,364	112,832	189,457	267,424	367,377	417,521	388,557	343,303	317,332
Leicester -	-	-	-	-	-	-	-	-	-	-	-	-	127,205	183,507	174,910	168,020
Exeter * -	31,154	36,016	34,869	7,334	3,411	2,359	1,685	1,308	1,053	805	661	610	564	-	-	-
£.	2,695,700	3,113,628	3,214,655	3,253,754	3,587,768	3,836,163	3,994,828	4,087,005	4,006,987	4,216,529	4,886,618	5,437,396	6,510,984	7,127,604	6,778,636	6,527,740

* N. B.—This Branch was removed to Plymouth, 1 May 1834.

Bank of England, }
13 January 1848. }M. Marshall,
Chief Cashier.

AN ACCOUNT of the AVERAGE CIRCULATION of BRANCH BANK NOTES in each Year, from 1848 to 1856, both inclusive ; distinguishing the Amount from each BRANCH BANK (in continuation of Appendix, No. 18, to Report from the Select Committee on Commercial Distress, 1848).

	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Manchester - -	1,878,496	2,086,520	2,329,286	2,409,171	2,587,779	2,930,378	2,745,698	2,695,960	2,768,613
Swansea - - -	86,173	82,544	78,475	75,125	84,218	93,170	89,896	88,749	95,599
Birmingham - -	590,004	582,386	539,571	579,387	654,091	766,076	759,488	715,406	676,438
Liverpool - - -	956,127	980,203	1,024,488	1,027,032	1,143,125	1,277,318	1,142,577	931,147	855,911
Bristol - - -	363,651	355,397	370,939	366,109	401,316	479,096	455,303	422,864	424,997
Leeds - - -	302,947	315,156	357,318	399,121	446,135	533,638	484,464	444,501	438,322
Newcastle - - -	777,999	710,479	700,120	680,186	686,460	730,173	771,969	800,418	766,385
Hull - - -	102,421	110,833	129,009	126,650	136,375	139,357	120,948	123,202	115,992
Plymouth - - -	265,293	237,239	256,390	261,661	279,645	303,189	290,582	297,216	280,486
Portsmouth - - -	286,502	284,414	285,011	289,029	311,854	326,631	311,351	329,700	350,093
Leicester - - -	155,225	162,486	164,259	180,256	199,591	224,223	201,111	187,563	197,838
Gloucester * - -	59,392	30,897	19,827	15,870	8,832	6,114	5,256	4,223	3,673
Norwich † - - -	9,178	9,322	9,285	7,954	5,086	1,913	1,341	1,062	838
Exeter ‡ - - -	303	275	256	240	235	231	230	230	221
£.	5,826,711	5,906,053	6,264,234	6,417,791	6,944,452	7,811,507	7,380,214	7,042,241	6,975,406

* This Branch was closed 28th February 1849.

† " " " 31st May 1852.

‡ " " removed to Plymouth, 1st May 1834.

Bank of England; }
25 February 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 4. - - - - -

Appendix, No. 17, to Report from the

A WEEKLY STATEMENT of the CIRCULATION of TWENTY-ONE and SEVEN DAYS'

	Gloucester.	Manchester.	Swansea.	Birmingham.	Liverpool.	Bristol.
1847:.	£.	£.	£.	£.	£.	£.
January - 2	711	79,126	2,248	5,408	103,206	5,397
" - 9	2,069	87,107	1,749	5,777	110,654	6,117
" - 16	821	91,307	2,199	6,755	108,752	6,546
" - 23	754	88,384	3,419	7,993	97,660	5,850
" - 30	544	97,708	2,259	7,524	95,628	4,683
February - 6	2,203	88,841	1,727	6,746	110,621	11,726
" - 13	877	87,894	4,845	7,394	91,826	7,170
" - 20	403	82,722	1,706	6,114	95,424	5,480
" - 27	1,241	81,081	2,504	6,685	90,706	5,030
March - 6	2,048	86,736	1,208	7,434	100,764	5,056
" - 13	618	84,477	1,852	6,088	96,541	5,092
" - 20	710	88,089	1,603	15,893	91,230	5,831
" - 27	713	84,949	2,068	16,795	90,546	5,275
April - 3	1,743	93,095	1,929	16,642	90,915	6,399
" - 10	771	92,672	3,150	8,125	87,147	7,391
" - 17	1,090	89,349	1,446	5,966	82,625	7,520
" - 24	563	81,263	1,701	6,579	80,905	7,328
May - 1	845	76,021	1,816	7,587	74,945	9,455
" - 8	410	71,536	2,766	7,206	80,003	7,486
" - 15	1,073	77,477	2,448	6,639	65,798	8,411
" - 22	564	64,693	2,498	5,870	71,485	8,162
" - 29	1,205	63,011	1,323	5,891	68,895	8,220
June - 5	506	66,108	2,225	5,646	82,779	9,970
" - 12	581	73,494	2,549	5,777	74,388	8,716
" - 19	1,629	62,091	1,330	3,862	80,559	7,100
" - 26	885	60,937	1,746	4,250	75,148	6,558
July - 3	552	67,442	1,515	4,795	90,514	7,303
" - 10	444	68,655	1,913	5,523	98,385	9,664
" - 17	1,291	66,760	2,384	5,373	98,897	15,792
" - 24	1,784	74,146	1,572	4,499	106,283	10,458
" - 31	560	74,538	1,883	7,029	97,302	9,631
August - 7	698	69,966	2,183	5,748	104,650	10,107
" - 14	988	71,304	1,630	6,167	95,050	11,757
" - 21	1,247	68,233	2,400	5,972	91,453	9,594
" - 28	664	63,349	2,201	7,982	84,691	16,413
September - 4	606	71,395	2,675	7,776	97,519	8,885
" - 11	738	67,269	2,196	7,271	92,636	10,362
" - 18	1,019	62,917	2,121	4,862	95,837	9,388
" - 25	724	69,253	2,036	4,428	100,173	7,411
October - 2	839	68,931	2,473	4,857	102,561	7,300
" - 9	642	72,312	2,035	5,607	96,780	7,928
" - 16	1,027	77,519	1,461	5,724	94,664	9,547
" - 23	896	76,487	2,068	6,823	90,394	10,265
" - 30	722	69,376	2,904	7,114	93,535	9,306
November - 6	474	69,792	2,242	7,460	91,446	9,424
" - 13	826	62,528	1,865	6,525	82,875	8,539
" - 20	755	67,802	2,593	7,671	92,456	8,355
" - 27	914	66,519	2,612	8,385	93,423	9,584
December - 4	1,547	70,009	2,447	5,727	98,391	11,776
" - 11	1,130	69,914	2,852	5,277	91,020	10,673
" - 18	1,762	58,389	3,091	5,635	91,507	7,597
" - 24	1,402	59,108	2,233	6,825	91,829	9,140
AVERAGE - £.	958	74,690	2,186	6,885	91,602	8,447

Bank of England, }
13 January 1848. }

Appendix, No. 4.

Select Committee on Commercial Distress, 1848.

BILLS, during the Year 1847; distinguishing the AMOUNT from each BRANCH BANK.

Leeds.	Newcastle.	Hull.	Norwich.	Plymouth.	Portsmouth.	Leicester.	—
£.	£.	£.	£.	£.	£.	£.	1847:
25,556	12,968	12,708	2,086	3,216	2,788	4,885	2 January.
16,158	14,861	15,358	2,580	2,984	4,278	2,868	9 "
17,621	15,201	12,756	3,698	3,026	5,699	1,491	16 "
16,723	15,772	18,461	1,547	4,192	4,371	1,805	23 "
13,787	15,545	10,820	2,090	5,672	4,876	2,408	30 "
12,013	16,507	10,423	2,194	5,886	3,130	2,846	6 February.
12,108	16,625	11,852	2,770	4,695	3,458	1,727	13 "
17,110	19,457	8,676	1,603	4,544	3,081	1,144	20 "
10,790	15,884	9,841	1,598	4,837	3,675	1,327	27 "
14,032	13,200	11,594	1,442	4,017	2,385	1,360	6 March.
12,051	14,015	12,086	2,029	4,758	2,964	1,097	13 "
16,319	17,624	13,274	1,163	4,386	1,986	1,138	20 "
14,409	17,225	10,298	1,484	3,456	2,114	1,459	27 "
9,709	26,320	12,820	1,416	3,792	2,575	1,945	8 April.
12,388	18,611	18,175	2,163	5,348	3,847	1,137	10 "
12,242	15,487	18,544	2,915	3,428	3,214	1,040	17 "
11,291	20,131	12,904	1,846	2,782	2,952	1,042	24 "
14,169	18,390	9,677	2,567	3,427	3,271	2,249	1 May.
14,597	20,952	8,843	1,776	3,020	2,578	1,225	8 "
12,178	24,008	8,313	2,751	5,114	2,856	1,340	15 "
13,751	21,867	8,181	1,835	3,162	2,128	1,840	22 "
11,082	23,286	9,222	1,358	6,965	6,589	2,198	29 "
14,080	22,760	9,751	1,338	5,095	7,322	1,588	5 June.
19,531	21,069	8,212	1,501	3,865	5,008	1,336	12 "
11,083	17,997	10,144	1,595	4,978	4,018	1,030	19 "
12,603	18,176	8,821	1,001	4,370	4,108	828	26 "
9,550	17,107	8,497	1,148	3,165	4,297	1,894	3 July.
11,805	15,513	9,893	1,206	4,563	4,458	1,026	10 "
9,416	15,770	11,626	1,265	3,970	4,797	2,294	17 "
12,001	13,833	8,201	840	4,858	5,862	1,031	24 "
11,586	14,674	7,104	850	3,457	7,941	1,136	31 "
13,121	18,593	8,768	862	4,399	4,440	1,242	7 August.
13,178	21,863	8,858	1,518	4,027	4,958	1,295	14 "
11,747	17,701	6,839	1,020	4,075	4,756	1,574	21 "
11,441	14,211	10,477	918	3,820	4,569	1,148	28 "
12,427	18,190	9,416	1,224	5,049	3,751	1,191	4 September.
11,830	20,016	10,144	1,564	3,453	3,257	1,522	11 "
19,975	20,748	9,679	968	4,734	3,977	1,098	18 "
13,722	21,903	7,116	819	4,017	7,429	588	25 "
8,990	23,578	8,330	1,591	4,574	5,511	959	2 October.
11,133	21,236	11,336	1,288	6,903	5,240	916	9 "
13,743	23,032	12,512	1,407	6,149	3,280	1,051	16 "
14,252	34,273	15,986	1,184	5,426	2,680	1,039	23 "
13,257	36,607	18,118	1,719	5,830	2,720	772	30 "
11,886	47,301	15,825	1,105	5,838	3,508	1,691	6 November.
10,275	42,160	15,673	1,083	6,924	2,673	1,523	13 "
14,335	31,242	11,409	984	8,041	4,208	2,517	20 "
14,428	34,884	11,844	1,046	5,707	3,112	2,087	27 "
12,648	36,507	11,528	1,022	5,521	3,340	1,430	4 December.
13,624	36,805	13,254	1,303	5,334	2,234	2,549	11 "
12,857	41,513	12,576	1,251	4,132	2,249	1,632	18 "
10,445	28,688	11,879	1,403	3,686	2,102	910	24 "
13,289	21,863	11,217	1,557	4,596	3,897	1,547	£. - AVERAGE.

M. Marshall,
Chief Cashier.

A WEEKLY STATEMENT of the CIRCULATION of SEVEN DAYS' and Other
(In continuation of Appendix No. 17 to the Report from

Date.	Manchester.	Swansea.	Birmingham.	Liverpool.	Bristol.
1856 :	£.	£.	£.	£.	£.
January - - 5	79,251	3,387	4,346	104,411	14,319
" - - 12	77,140	2,833	4,333	96,089	10,211
" - - 19	62,928	4,369	7,232	96,213	7,546
" - - 26	65,678	4,615	5,355	87,824	23,616
February - - 2	63,468	5,813	6,967	82,958	28,342
" - - 9	53,781	5,609	7,083	103,478	13,742
" - - 16	57,360	3,984	7,235	95,198	16,426
" - - 23	55,407	6,470	7,704	87,326	27,081
March - - 1	73,491	6,031	7,565	89,634	22,190
" - - 8	65,190	5,393	7,655	100,966	25,146
" - - 15	62,018	9,206	3,982	90,866	13,148
" - - 22	54,090	3,801	6,044	90,776	9,123
" - - 29	67,110	4,525	3,593	104,484	12,577
April - - 5	66,504	4,772	5,737	92,810	5,500
" - - 12	67,584	5,830	6,415	83,770	19,123
" - - 19	58,830	5,845	8,477	99,407	25,155
" - - 26	65,519	4,732	8,468	98,577	30,066
May - - 3	68,203	6,466	8,337	80,304	22,034
" - - 10	67,618	6,232	6,949	93,003	20,613
" - - 17	53,330	5,961	9,255	87,567	14,753
" - - 24	54,293	7,201	6,358	90,875	18,951
" - - 31	72,514	3,088	7,532	99,615	8,022
June - - 7	72,874	4,342	6,730	91,939	18,961
" - - 14	57,425	3,903	6,376	99,518	12,058
" - - 21	48,368	3,631	4,569	83,002	20,969
" - - 28	61,341	4,293	5,121	87,556	14,701
July - - 5	66,838	3,666	6,472	111,933	17,864
" - - 12	71,339	3,802	6,566	101,416	18,513
" - - 19	60,030	3,436	7,964	92,800	16,270
" - - 26	71,089	3,045	7,111	109,370	12,458
August - - 2	72,957	5,812	7,280	96,963	13,966
" - - 9	76,354	3,163	7,400	91,786	5,767
" - - 16	67,519	3,264	6,295	100,667	4,069
" - - 23	61,527	5,381	4,284	91,690	7,672
" - - 30	84,194	5,970	5,592	89,671	9,166
September - - 6	74,145	8,144	8,608	89,282	21,949
" - - 13	73,083	5,843	5,886	81,251	14,326
" - - 20	68,174	4,688	7,207	86,369	12,643
" - - 27	73,799	5,254	7,174	96,304	6,025
October - - 4	74,994	5,519	9,512	99,669	9,339
" - - 11	80,448	5,233	6,875	99,909	7,812
" - - 18	64,878	7,705	5,867	109,153	11,681
" - - 25	65,906	3,021	7,667	94,121	20,155
November - - 1	79,655	3,893	5,561	105,136	11,130
" - - 8	77,443	2,679	10,130	81,358	16,530
" - - 15	78,866	3,105	5,783	84,443	16,745
" - - 22	68,578	2,993	4,319	83,449	10,824
" - - 29	82,094	3,653	4,341	79,616	8,033
December - - 6	85,099	3,910	5,806	85,138	12,782
" - - 13	72,679	6,892	3,871	88,753	6,405
" - - 20	60,473	3,921	5,367	81,756	12,870
" - - 27	71,034	5,396	2,877	86,701	15,774
AVERAGE - £.	67,973	4,832	6,438	93,018	14,826

Bank of England, }
25 February 1857: }

BILLS, during the Year 1856; distinguishing the Amount from each BRANCH.
the Committee on Commercial Distress, 1848.)

Leeds.	Newcastle.	Hull.	Plymouth.	Portsmouth.	Leicester.	Date.
£.	£.	£.	£.	£.	£.	1856 :
5,750	31,976	10,927	6,164	3,643	2,380	5 January.
6,545	34,820	8,865	5,384	4,465	4,878	12 "
6,140	35,522	7,538	4,504	3,615	802	19 "
6,204	30,965	6,689	3,523	2,720	2,022	26 "
6,637	44,060	7,858	5,009	4,437	3,227	2 February.
2,402	36,123	7,187	5,890	5,338	1,715	9 "
4,639	37,917	7,841	6,928	7,581	1,907	16 "
6,940	29,992	6,128	6,072	5,541	2,213	23 "
5,152	41,978	6,000	4,654	5,751	2,820	1 March.
5,347	40,446	7,836	4,794	5,250	1,276	8 "
6,686	33,877	5,226	5,369	5,016	951	15 "
5,663	42,063	5,022	4,041	5,804	1,343	22 "
5,331	37,260	5,890	3,081	5,579	3,880	29 "
6,033	36,983	11,764	4,060	5,755	2,554	5 April.
6,686	35,799	8,906	3,302	5,958	1,328	12 "
5,221	32,492	11,162	5,005	2,787	917	19 "
5,635	36,765	10,274	3,075	2,993	1,755	26 "
8,977	33,516	9,561	3,888	5,019	2,401	3 May.
4,770	40,168	8,275	3,294	4,864	2,061	10 "
5,869	37,827	9,085	4,839	3,829	1,301	17 "
5,046	34,255	10,212	6,030	3,516	3,544	24 "
4,109	34,826	8,541	4,674	4,181	2,117	31 "
6,263	37,382	9,934	2,160	5,015	1,897	7 June.
5,972	42,914	10,032	3,306	4,898	793	14 "
4,836	36,758	10,172	2,904	5,595	1,240	21 "
6,495	38,031	9,652	4,523	4,388	1,081	28 "
5,680	29,706	8,079	4,934	1,889	2,937	5 July.
7,189	37,020	8,507	5,829	4,927	2,477	12 "
9,161	37,794	9,044	4,967	2,557	1,416	19 "
7,409	31,594	10,402	4,869	4,785	1,945	26 "
11,984	32,598	12,640	4,120	3,615	2,387	2 August.
13,381	42,389	10,790	3,973	4,932	1,940	9 "
10,303	35,790	10,895	6,626	7,466	1,642	16 "
5,351	31,862	12,977	5,063	4,672	1,818	23 "
6,179	36,291	14,280	5,875	5,193	3,959	30 "
4,990	50,257	14,413	5,096	5,888	2,857	6 September.
6,895	38,358	16,987	3,674	3,026	2,407	13 "
6,080	42,444	14,078	3,255	5,023	628	20 "
9,420	42,252	12,417	6,650	5,464	2,382	27 "
8,298	52,322	12,265	4,610	5,202	3,279	4 October.
9,154	44,796	16,535	3,910	6,021	1,047	11 "
6,189	44,945	15,891	6,535	5,506	3,270	18 "
7,849	43,938	15,932	6,363	5,700	2,712	25 "
6,369	43,428	15,214	2,584	6,847	1,501	1 November.
4,559	42,244	13,213	4,557	3,408	4,948	8 "
3,532	41,759	12,744	4,315	4,855	6,230	15 "
5,243	37,069	14,199	4,151	5,108	2,377	22 "
5,089	40,628	10,598	5,064	4,065	2,382	29 "
7,161	34,898	14,130	4,246	4,948	1,232	6 December.
4,955	30,665	12,751	4,031	3,742	663	13 "
6,815	41,651	9,013	3,484	4,228	1,987	20 "
4,235	32,909	8,240	3,230	3,025	199	27 "
6,382	37,970	10,443	4,580	4,681	2,121	£. - AVERAGE.

M. Marshall,
Chief Cashier.

Appendix, No. 5.

Appendix, No. 19, to Report from the

A WEEKLY STATEMENT of the CIRCULATION of BRANCH BANK NOTES during

		Gloucester.	Manchester.	Swansea.	Birmingham.	Liverpool.	Bristol.
		£.	£.	£.	£.	£.	£.
1847 :							
January	- 2	74,495	2,375,020	106,535	609,113	1,145,965	438,710
"	- 9	78,370	2,400,120	109,155	608,440	1,190,830	436,870
"	- 16	80,290	2,310,935	109,865	635,330	1,162,630	445,485
"	- 23	78,420	2,303,040	106,840	642,055	1,215,160	440,715
"	- 30	79,470	2,398,665	106,180	641,380	1,196,740	453,725
February	- 6	79,445	2,337,720	105,310	632,090	1,151,430	440,480
"	- 13	81,005	2,252,530	108,700	635,150	1,178,680	443,160
"	- 20	77,935	2,168,060	107,170	626,795	1,249,090	451,730
"	- 27	79,910	2,277,695	104,865	633,145	1,209,680	439,065
March	- 6	74,460	2,220,430	104,270	632,400	1,222,455	441,720
"	- 13	74,750	2,168,205	104,755	641,680	1,222,475	452,265
"	- 20	75,905	2,169,695	110,350	642,035	1,175,780	451,545
"	- 27	75,725	2,244,925	109,050	654,240	1,227,885	456,920
April	- 3	77,890	2,261,420	110,865	672,615	1,204,505	457,060
"	- 10	79,850	2,306,840	113,250	692,115	1,284,490	458,740
"	- 17	79,480	2,216,615	110,735	686,555	1,230,490	461,435
"	- 24	78,015	2,240,120	106,840	687,005	1,176,265	457,090
May	- 1	78,385	2,269,850	107,025	689,765	1,154,535	450,720
"	- 8	76,290	2,245,960	109,160	677,935	1,198,980	446,935
"	- 15	75,060	2,205,275	109,035	687,990	1,179,380	429,265
"	- 22	73,485	2,145,395	104,265	672,785	1,088,560	427,640
"	- 29	71,115	2,095,500	101,080	665,405	1,050,720	417,205
June	- 5	72,455	2,101,185	103,525	665,065	1,028,725	406,055
"	- 12	72,615	2,004,150	102,110	648,560	1,002,835	409,310
"	- 19	72,020	1,961,865	102,395	655,860	1,080,630	400,800
"	- 26	71,555	2,041,500	103,430	645,665	1,034,635	405,690
July	- 3	71,750	2,046,710	103,845	654,880	990,270	400,745
"	- 10	69,105	2,096,490	104,285	662,985	1,005,120	389,985
"	- 17	69,960	2,120,070	104,500	669,635	1,006,890	397,580
"	- 24	70,755	2,079,090	101,710	669,705	1,066,070	400,905
"	- 31	71,870	2,162,875	101,320	659,005	1,076,650	399,540
August	- 7	69,885	2,162,520	102,920	655,910	1,001,470	399,400
"	- 14	67,080	2,067,530	104,835	649,170	965,405	390,285
"	- 21	66,665	1,983,450	104,215	649,015	1,006,045	398,035
"	- 28	65,980	2,047,985	102,355	650,285	1,015,575	396,795
September	- 4	67,185	1,978,515	106,895	655,370	1,011,960	393,085
"	- 11	67,725	1,989,525	108,925	636,865	979,415	399,930
"	- 18	67,185	1,945,550	106,555	648,640	983,805	392,205
"	- 25	69,750	2,014,065	109,605	642,810	1,005,335	408,680
October	- 2	67,150	2,027,265	112,215	657,710	1,105,540	421,435
"	- 9	64,500	2,090,745	115,190	651,310	1,097,220	414,865
"	- 16	63,425	2,070,070	113,595	674,035	1,176,455	416,975
"	- 23	64,805	2,131,300	113,330	678,330	1,373,320	427,850
"	- 30	66,630	2,221,150	114,540	702,020	1,272,835	419,675
November	- 6	63,895	2,146,365	115,845	692,130	1,253,825	416,605
"	- 13	63,800	2,072,360	111,200	699,125	1,192,520	414,390
"	- 20	64,535	2,001,025	106,770	666,490	1,169,030	423,525
"	- 27	63,265	1,998,840	104,015	669,165	1,091,435	409,715
December	- 4	63,865	1,955,965	101,400	664,720	1,076,015	409,985
"	- 11	74,665	1,864,650	100,900	666,770	1,005,420	398,085
"	- 18	72,100	1,859,140	99,995	662,805	1,007,920	382,635
"	- 24	67,480	1,855,235	97,720	657,950	978,360	379,770
AVERAGE - £.		71,980	2,129,060	106,630	658,230	1,118,690	421,500

Bank of England, }
15 January 1848. }

Appendix, No. 5.

Select Committee on Commercial Distress, 1848.

the Year 1847; distinguishing the AMOUNT from each BRANCH BANK.

Leeds.	Newcastle.	Hull.	Norwich.	Plymouth.	Portsmouth.	Leicester.	—
£.	£.	£.	£.	£.	£.	£.	1847 :
418,065	718,685	130,860	10,555	323,290	325,795	173,685	2 January.
435,350	696,225	131,055	10,835	329,050	330,040	176,790	9 "
434,690	718,355	131,655	9,435	339,560	335,495	178,230	16 "
431,495	746,830	122,925	9,990	343,905	333,300	177,375	28 "
413,150	737,865	125,185	9,595	346,145	327,895	180,165	30 "
431,855	726,005	120,485	9,815	342,915	323,135	174,140	6 February.
414,800	718,255	112,905	9,475	334,235	324,595	167,245	18 "
399,625	709,700	112,860	10,105	331,690	322,830	164,955	20 "
386,830	712,995	109,730	10,005	326,530	316,965	173,190	27 "
407,940	713,090	112,010	10,295	322,330	312,900	170,540	6 March.
409,555	743,620	112,170	8,985	321,730	314,875	170,540	13 "
396,135	754,235	116,200	14,985	321,275	316,075	174,565	20 "
392,245	747,770	110,950	12,985	323,950	320,615	180,495	27 "
397,160	733,630	135,350	12,885	334,955	337,730	186,005	3 April.
419,015	742,925	128,245	11,570	345,515	344,275	182,205	10 "
409,000	737,545	123,955	12,515	342,400	341,595	181,235	17 "
400,825	751,960	125,345	11,460	350,860	335,375	178,185	24 "
388,825	759,895	124,900	10,380	345,395	336,940	179,310	1 May.
390,395	769,470	123,950	9,265	336,945	335,650	183,430	8 "
373,375	752,280	116,005	9,945	325,070	333,340	178,970	15 "
359,435	737,125	119,535	10,580	319,815	322,735	171,805	22 "
345,895	714,745	112,310	11,305	308,130	318,120	177,715	29 "
351,360	712,805	108,270	10,690	304,230	315,015	172,910	5 June.
349,750	696,055	102,980	10,655	303,785	312,645	166,670	12 "
336,940	688,890	98,045	10,430	296,555	304,920	169,070	19 "
326,505	678,600	96,945	9,765	293,660	301,880	166,465	26 "
327,350	692,735	97,425	10,150	299,860	312,105	171,115	3 July.
359,225	686,945	98,020	10,335	302,605	328,475	165,480	10 "
354,875	694,055	101,025	11,825	302,165	325,965	163,910	17 "
334,160	681,870	105,335	8,840	299,205	322,825	161,590	24 "
326,210	687,225	105,600	9,595	297,505	320,905	162,405	31 "
327,615	693,210	101,760	9,140	291,655	315,665	162,335	7 August.
319,720	693,360	99,805	8,895	285,930	314,175	162,925	14 "
308,850	682,635	99,305	7,755	284,160	306,830	155,610	21 "
291,115	673,255	100,200	8,435	281,030	302,855	153,410	28 "
282,345	668,515	101,050	8,470	279,945	304,895	153,995	4 September.
292,405	687,655	102,260	7,650	290,350	307,570	154,905	11 "
295,190	696,355	104,425	7,890	281,755	302,435	158,290	18 "
288,055	696,860	99,490	7,670	285,285	303,420	151,740	25 "
297,915	714,320	98,610	9,020	296,405	319,190	158,800	2 October.
314,080	735,535	103,640	11,005	304,460	322,145	161,980	9 "
320,135	760,460	110,820	9,890	305,390	318,680	160,915	16 "
334,215	946,265	116,710	11,260	314,720	318,665	164,165	23 "
361,745	934,620	114,415	13,215	316,205	325,935	164,235	30 "
349,235	897,930	116,400	14,060	314,335	313,720	166,510	6 November.
352,080	871,125	114,875	14,285	304,920	308,700	161,125	13 "
342,705	853,605	115,980	14,325	302,780	307,390	162,925	20 "
334,235	843,495	111,105	13,930	298,385	297,195	160,155	27 "
339,855	835,750	113,315	13,560	292,160	299,365	162,170	4 December.
355,650	804,290	108,170	10,365	288,920	293,765	161,775	11 "
336,385	790,635	114,445	9,405	284,940	287,655	158,815	18 "
333,340	775,350	106,765	9,350	277,945	276,000	159,850	24 "
359,600	742,630	112,040	10,550	311,480	317,330	168,020	£. - AVERAGE.

M. Marshall,
Chief Cashier.

A WEEKLY STATEMENT of the CIRCULATION of BRANCH BANK NOTES during
(In continuation of Appendix, No. 19, to the Report from the

DATE.	Manchester.	Swansea.	Birmingham.	Liverpool.	Bristol.
1856 :	£.	£.	£.	£.	£.
January - - 5	2,692,765	94,880	665,200	892,470	396,875
" - - 12	2,638,670	97,210	694,300	980,815	418,560
" - - 19	2,618,740	93,030	692,175	980,365	401,760
" - - 26	2,690,580	95,840	679,530	917,535	402,155
February - - 2	2,644,345	93,570	660,910	904,690	407,575
" - - 9	2,622,000	93,190	690,545	877,045	398,900
" - - 16	2,607,065	91,880	670,140	895,250	385,985
" - - 23	2,527,290	92,140	672,480	908,590	377,870
March - - 1	2,677,670	90,940	673,205	968,465	393,515
" - - 8	2,686,255	89,695	665,175	867,600	391,690
" - - 15	2,644,175	88,515	659,605	838,720	377,970
" - - 22	2,640,560	88,995	674,175	854,205	397,965
" - - 29	2,834,980	90,655	675,240	864,465	422,030
April - - 5	2,815,860	93,115	675,655	879,070	461,820
" - - 12	2,781,190	94,815	689,885	902,235	458,360
" - - 19	2,787,260	97,335	693,990	911,195	448,025
" - - 26	2,853,330	96,725	691,510	910,700	461,955
May - - 3	2,855,505	95,675	696,960	918,860	484,665
" - - 10	2,822,935	95,865	691,325	882,195	461,390
" - - 17	2,699,035	96,290	679,940	870,405	450,795
" - - 24	2,683,305	94,690	690,990	821,060	431,695
" - - 31	2,868,690	94,120	674,510	850,990	419,985
June - - 7	2,794,625	93,775	660,930	735,435	429,915
" - - 14	2,658,680	92,875	661,500	766,190	422,480
" - - 21	2,660,165	89,700	654,905	844,340	431,115
" - - 28	2,803,395	93,205	656,675	908,080	412,665
July - - 5	2,845,675	96,335	661,645	850,395	432,465
" - - 12	2,839,370	99,595	701,120	836,025	426,275
" - - 19	2,820,485	102,745	669,055	933,895	421,365
" - - 26	2,907,115	102,955	681,345	910,875	421,870
August - - 2	2,900,380	99,680	682,400	846,725	423,610
" - - 9	2,836,385	97,045	663,060	844,965	408,985
" - - 16	2,810,035	95,640	662,240	912,245	404,890
" - - 23	2,811,775	96,735	668,670	833,120	403,020
" - - 30	2,945,420	93,105	666,525	904,980	395,295
September - - 6	2,894,145	93,095	657,565	781,935	420,605
" - - 13	2,809,330	96,320	654,065	774,170	405,965
" - - 20	2,831,515	97,250	655,270	800,125	418,940
" - - 27	2,992,550	99,615	665,645	836,455	425,500
October - - 4	3,000,945	105,705	690,090	825,085	462,525
" - - 11	2,745,770	102,530	705,885	939,590	468,550
" - - 18	2,836,485	104,280	719,870	870,710	486,345
" - - 25	2,730,600	100,090	715,100	844,160	466,970
November - - 1	2,888,845	98,465	707,295	877,470	467,710
" - - 8	2,949,245	98,495	696,475	734,140	448,115
" - - 15	2,803,555	97,020	682,200	796,880	445,155
" - - 22	2,693,440	97,620	675,715	751,040	428,950
" - - 29	2,824,085	93,845	663,545	812,065	416,985
December - - 6	2,769,995	93,725	654,145	754,680	425,645
" - - 13	2,661,025	94,110	655,720	760,560	416,865
" - - 20	2,585,115	94,065	653,455	821,060	409,175
" - - 27	2,729,655	92,560	649,115	804,060	405,365
AVERAGE - - £.	2,768,613	95,599	676,438	855,911	424,997

Bank of England, }
25 February 1857. }

the Year 1856; distinguishing the Amount from each BRANCH BANK.
Select Committee on Commercial Distress, 1848.)

Leeds.	Newcastle.	Hull.	Plymouth.	Portsmouth.	Leicester.	DATE.
£.	£.	£.	£.	£.	£.	1856 :
467,490	772,960	104,765	299,905	344,315	186,840	5 January.
461,975	787,775	111,285	303,490	345,385	180,650	12 "
448,655	825,570	112,560	298,070	340,245	170,375	19 "
427,490	809,350	106,345	302,615	335,970	170,595	26 "
430,640	803,220	105,560	299,220	353,180	177,380	2 February.
410,665	774,800	101,540	284,215	345,435	178,765	9 "
446,995	757,520	107,765	283,105	340,745	167,435	16 "
418,055	765,675	104,330	275,180	328,380	171,795	23 "
419,805	761,990	107,145	277,445	336,350	179,830	1 March.
423,250	750,715	112,790	272,750	329,040	172,410	8 "
440,290	747,500	106,845	268,780	323,435	171,990	15 "
420,020	739,630	104,645	272,845	320,935	177,800	22 "
406,240	762,045	109,930	277,220	332,070	191,820	29 "
427,900	771,715	112,880	291,820	352,620	196,015	5 April.
443,655	777,160	112,070	295,465	352,700	201,045	12 "
429,610	785,870	109,740	298,295	348,125	196,745	19 "
414,030	791,155	108,905	292,780	347,850	222,935	26 "
406,765	791,550	108,655	290,725	352,175	230,700	3 May.
436,125	810,795	104,595	286,990	349,930	237,830	10 "
440,390	802,425	100,255	284,895	344,135	221,740	17 "
427,420	795,650	100,595	281,655	335,540	217,560	24 "
409,245	772,450	104,295	276,415	338,795	206,465	31 "
442,720	758,745	105,915	271,400	342,600	209,125	7 June.
442,380	746,205	108,015	270,925	347,915	197,160	14 "
445,640	755,110	106,195	268,275	346,555	205,430	21 "
426,475	789,290	113,040	271,730	353,985	219,625	28 "
439,785	768,065	110,585	274,595	360,410	209,335	5 July.
467,650	745,540	109,525	285,040	369,800	203,615	12 "
457,130	740,535	117,870	289,145	362,130	205,275	19 "
442,155	744,775	114,365	286,320	362,470	196,255	26 "
428,525	754,040	121,185	284,375	366,515	197,620	2 August.
424,300	737,035	109,350	273,740	366,660	194,015	9 "
440,815	757,780	111,600	282,495	358,915	191,700	16 "
425,000	753,335	119,720	283,065	370,090	189,555	23 "
417,340	766,640	118,490	274,885	361,055	194,965	30 "
412,535	767,210	119,820	274,615	360,970	188,930	6 September.
440,015	777,420	121,685	271,560	364,310	190,955	13 "
455,245	774,300	122,690	275,290	361,890	186,695	20 "
462,880	784,140	136,715	277,065	357,425	214,125	27 "
490,750	785,665	137,725	291,350	385,390	217,940	4 October.
461,280	784,730	136,100	295,890	384,875	212,870	11 "
491,050	784,715	132,815	294,385	377,195	218,710	18 "
463,340	781,740	127,275	290,035	371,760	220,510	25 "
451,535	784,410	120,605	287,040	360,695	213,360	1 November.
439,415	776,065	127,435	282,230	354,915	207,090	8 "
456,105	763,760	125,670	275,135	343,615	197,200	15 "
455,970	765,790	136,425	271,030	349,200	201,660	22 "
425,555	749,040	136,200	260,180	346,810	211,590	29 "
417,410	731,600	138,405	258,345	336,615	203,375	6 December.
431,070	714,130	132,875	259,380	329,885	189,880	13 "
450,320	707,805	126,920	249,095	325,275	183,140	20 "
433,070	694,910	128,990	248,870	328,109	192,670	27 "
438,322	766,385	115,992	280,486	350,093	197,838	£. - AVERAGE.

M. Marshall,
Chief Cashier.

Appendix, No. 6. - - - - -

APPENDIX, No. 14, to Report from the Select Committee on COMMERCIAL DISTRESS, 1848. - - -

RETURN of the several RATES at which the BANK of ENGLAND has advanced MONEY on LOAN with
and the Amount of Money advanced under each such

—	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.	At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.
1844 :	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
March 30	-	-	-	-	100,000	-	-	-	-	-
April 6	-	-	-	-	259,000	-	-	-	-	-
June 15	-	-	-	-	213,000	-	-	-	-	-
22	-	-	-	-	120,000	-	-	-	-	-
29	-	-	-	-	833,000	-	-	-	-	-
July 6	-	-	-	-	429,000	-	-	-	-	-
August 31	260,000	-	-	-	-	-	-	-	-	-
Sept. 14	300,000	45,000	-	-	5,000	-	-	-	-	-
21	-	411,000	180,000	-	-	-	-	-	-	-
28	-	-	512,000	70,000	379,000	-	-	-	-	-
October 5	-	-	105,000	-	558,700	-	-	-	-	-
12	-	-	60,000	201,000	-	-	-	-	-	-
19	—	—	—	—	—	—	—	—	—	—
26	-	-	145,000	148,000	-	-	-	-	-	-
Nov. 2	-	-	-	70,000	-	-	-	-	-	-
9	—	—	—	—	—	—	—	—	—	—
16	-	-	-	400,000	17,000	-	-	-	-	-
23	-	-	-	215,000	3,400	-	-	-	-	-
30	-	-	-	414,000	-	-	-	-	-	-
Dec. 7	-	-	-	314,000	-	-	-	-	-	-
14	-	-	-	400,000	-	-	-	-	-	-
21	-	-	-	715,000	-	-	-	-	-	-
28	-	-	-	625,000	-	-	-	-	-	-
1845 :										
January 4	-	-	-	933,600	-	-	-	-	-	-
11	-	-	-	32,000	-	-	-	-	-	-
18	-	-	-	791,800	-	-	-	-	-	-
25	-	-	-	115,000	-	-	-	-	-	-
Feb. 1	-	-	-	178,000	-	-	-	-	-	-
8	-	-	-	1,399,500	-	-	-	-	-	-
15	-	-	-	663,000	-	-	-	-	-	-
22	-	-	-	112,500	-	-	-	-	-	-
March 1	-	-	-	799,600	-	-	-	-	-	-
8	-	-	-	505,000	-	-	-	-	-	-
15	-	-	-	196,500	-	-	-	-	-	-
22	-	-	-	632,000	-	-	-	-	-	-
29	-	-	-	290,900	-	-	-	-	-	-
April 5	-	-	-	158,500	-	-	-	-	-	-
12	-	-	-	18,600	-	-	-	-	-	-
19	-	-	-	75,000	10,000	-	-	-	-	-
26	-	-	-	20,000	-	-	-	-	-	-
May 3	-	-	-	314,100	-	-	-	-	-	-
10	-	-	-	459,600	-	-	-	-	-	-
17	-	-	-	320,500	10,000	-	-	-	-	-
24	-	-	-	66,000	-	-	-	-	-	-
31	-	-	-	473,000	-	-	-	-	-	-
June 7	-	-	-	167,600	-	-	-	-	-	-
14	-	-	-	144,000	-	-	-	-	-	-
21	-	-	-	740,000	-	-	-	-	-	-
28	-	-	-	296,000	10,000	-	-	-	-	-

Appendix, No. 6.

APPENDIX, No. 14, to Report from the Select Committee on COMMERCIAL DISTRESS, 1848.

the Date at which each such Rate has been established, and the Period during which it has prevailed, Rate, from the 1st of January 1844 to the 1st of January 1848.

At 5 per Cent.	At 5½ per Cent.	At 5¾ per Cent.	At 6 per Cent.	At 6¼ per Cent.	At 6½ per Cent.	At 7 per Cent.	At 8 per Cent.	At 8¾ per Cent.	At 9 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	-	-	-	-	100,000
-	-	-	-	-	-	-	-	-	-	259,000
-	-	-	-	-	-	-	-	-	-	213,000
-	-	-	-	-	-	-	-	-	-	120,000
-	-	-	-	-	-	-	-	-	-	833,000
-	-	-	-	-	-	-	-	-	-	420,000
-	-	-	-	-	-	-	-	-	-	250,000
-	-	-	-	-	-	-	-	-	-	350,000
-	-	-	-	-	-	-	-	-	-	591,000
-	-	-	-	-	-	-	-	-	-	961,000
-	-	-	-	-	-	-	-	-	-	658,700
-	-	-	-	-	-	-	-	-	-	261,000
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	293,000
-	-	-	-	-	-	-	-	-	-	70,000
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	417,000
-	-	-	-	-	-	-	-	-	-	218,400
-	-	-	-	-	-	-	-	-	-	414,000
-	-	-	-	-	-	-	-	-	-	314,000
-	-	-	-	-	-	-	-	-	-	400,000
-	-	-	-	-	-	-	-	-	-	715,000
-	-	-	-	-	-	-	-	-	-	625,000
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	933,000
-	-	-	-	-	-	-	-	-	-	32,000
-	-	-	-	-	-	-	-	-	-	791,800
-	-	-	-	-	-	-	-	-	-	115,000
-	-	-	-	-	-	-	-	-	-	173,000
-	-	-	-	-	-	-	-	-	-	1,399,500
-	-	-	-	-	-	-	-	-	-	663,000
-	-	-	-	-	-	-	-	-	-	112,500
-	-	-	-	-	-	-	-	-	-	799,600
-	-	-	-	-	-	-	-	-	-	505,600
-	-	-	-	-	-	-	-	-	-	196,500
-	-	-	-	-	-	-	-	-	-	632,000
-	-	-	-	-	-	-	-	-	-	290,900
-	-	-	-	-	-	-	-	-	-	158,500
-	-	-	-	-	-	-	-	-	-	18,600
-	-	-	-	-	-	-	-	-	-	85,000
-	-	-	-	-	-	-	-	-	-	20,000
-	-	-	-	-	-	-	-	-	-	314,100
-	-	-	-	-	-	-	-	-	-	459,600
-	-	-	-	-	-	-	-	-	-	330,500
-	-	-	-	-	-	-	-	-	-	66,000
-	-	-	-	-	-	-	-	-	-	473,000
-	-	-	-	-	-	-	-	-	-	187,600
-	-	-	-	-	-	-	-	-	-	144,000
-	-	-	-	-	-	-	-	-	-	740,000
-	-	-	-	-	-	-	-	-	-	306,000

(continued)

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank of *England* has advanced Money on Loan,

		At 1½	At 2	At 2½	At 2½	At 3	At 3½	At 3½	At 4	At 4½	At 4½
		per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.
		£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1845—contd.											
July	5	-	-	-	194,000	-	-	-	-	-	-
	12	-	-	-	7,000	-	-	-	-	-	-
	19	-	-	-	250,000	-	-	-	-	-	-
	26	-	-	-	64,300	-	-	-	-	-	-
August	2	-	-	-	754,800	10,000	-	-	-	-	-
	9	-	-	-	108,000	-	-	-	-	-	-
	16	-	-	-	76,000	-	-	-	-	-	-
	23	-	-	-	30,800	-	-	-	-	-	-
	30	-	-	-	127,000	-	-	-	-	-	-
Sept.	6	-	-	-	291,000	-	-	-	-	-	-
	13	-	-	-	328,000	-	-	-	-	-	-
	20	-	-	-	355,500	-	-	-	-	-	-
	27	-	-	-	419,000	10,000	-	-	-	-	-
October	4	-	-	-	269,500	-	-	-	-	-	-
	11	-	-	-	63,900	-	-	-	-	-	-
	18	-	-	-	59,000	37,000	-	-	-	-	-
	25	-	-	-	-	-	-	-	-	-	-
Nov.	1	-	-	-	-	119,000	-	-	-	-	-
	8	-	-	-	-	15,000	-	-	153,700	-	-
	15	-	-	-	-	-	-	-	404,900	-	-
	22	-	-	-	-	-	-	-	92,000	-	-
	29	-	-	-	-	-	-	-	223,000	-	-
Dec.	6	-	-	-	-	-	-	-	261,000	-	-
	13	-	-	-	-	-	-	-	142,700	-	-
	20	-	-	-	-	-	-	-	161,800	-	-
	27	-	-	-	-	-	-	-	20,000	-	-
1846 :											
January	3	-	-	-	-	-	-	-	53,500	-	-
	10	-	-	-	-	-	-	-	40,900	-	-
	17	-	-	-	-	-	-	-	494,000	-	-
	24	-	-	-	-	-	-	-	1,675,900	-	-
	31	-	-	-	-	-	-	-	1,568,000	-	-
Feb.	7	-	-	-	-	-	-	-	982,700	-	-
	14	-	-	-	-	-	-	-	683,900	-	-
	21	-	-	-	-	-	-	-	1,221,600	-	-
	28	-	-	-	-	-	-	-	639,300	-	-
March	7	-	-	-	-	-	-	-	387,500	-	-
	14	-	-	-	-	-	-	-	535,500	-	-
	21	-	-	-	-	-	-	-	517,700	-	-
	28	-	-	-	-	-	-	-	517,400	-	-
April	4	-	-	-	-	-	-	-	118,800	-	-
	11	-	-	-	-	-	-	-	456,000	-	-
	18	-	-	-	-	-	-	-	210,300	-	-
	25	-	-	-	-	-	-	-	250,500	-	-
May	2	-	-	-	-	-	-	-	403,000	-	-
	9	-	-	-	-	-	-	-	19,000	-	-
	16	-	-	-	-	-	-	-	716,700	-	-
	23	-	-	-	-	-	-	-	559,600	-	-
	30	-	-	-	-	-	-	-	638,800	-	-
June	6	-	-	-	-	-	-	-	400,400	-	-
	13	-	-	-	-	-	-	-	605,200	-	-
	20	-	-	-	-	-	-	-	392,300	-	-
	27	-	-	-	-	-	-	-	639,900	-	-
July	4	-	-	-	-	-	-	-	361,200	-	-
	11	-	-	-	-	-	-	-	317,700	-	-
	18	-	-	-	-	-	-	-	99,800	-	-
	25	-	-	-	-	-	-	-	16,000	-	-

with the Date at which each such Rate has been established, &c.—continued.

At 5 per Cent.	At 5½ per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 6½ per Cent.	At 7 per Cent.	At 8 per Cent.	At 8½ per Cent.	At 9 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	-	-	-	-	194,000
-	-	-	-	-	-	-	-	-	-	7,000
-	-	-	-	-	-	-	-	-	-	250,000
-	-	-	-	-	-	-	-	-	-	64,800
-	-	-	-	-	-	-	-	-	-	764,800
-	-	-	-	-	-	-	-	-	-	108,000
-	-	-	-	-	-	-	-	-	-	76,000
-	-	-	-	-	-	-	-	-	-	80,800
-	-	-	-	-	-	-	-	-	-	127,000
-	-	-	-	-	-	-	-	-	-	291,000
-	-	-	-	-	-	-	-	-	-	328,000
-	-	-	-	-	-	-	-	-	-	355,600
-	-	-	-	-	-	-	-	-	-	429,000
-	-	-	-	-	-	-	-	-	-	269,500
-	-	-	-	-	-	-	-	-	-	63,900
-	-	-	-	-	-	-	-	-	-	96,000
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	119,000
-	-	-	-	-	-	-	-	-	-	168,700
-	-	-	-	-	-	-	-	-	-	404,900
-	-	-	-	-	-	-	-	-	-	92,000
-	-	-	-	-	-	-	-	-	-	223,000
-	-	-	-	-	-	-	-	-	-	261,000
-	-	-	-	-	-	-	-	-	-	142,700
-	-	-	-	-	-	-	-	-	-	161,800
-	-	-	-	-	-	-	-	-	-	20,000
-	-	-	-	-	-	-	-	-	-	53,500
-	-	-	-	-	-	-	-	-	-	40,900
-	-	-	-	-	-	-	-	-	-	494,000
-	-	-	-	-	-	-	-	-	-	1,675,900
-	-	-	-	-	-	-	-	-	-	1,568,000
-	-	-	-	-	-	-	-	-	-	982,700
-	-	-	-	-	-	-	-	-	-	688,900
-	-	-	-	-	-	-	-	-	-	1,221,800
-	-	-	-	-	-	-	-	-	-	639,300
-	-	-	-	-	-	-	-	-	-	387,500
-	-	-	-	-	-	-	-	-	-	535,500
-	-	-	-	-	-	-	-	-	-	517,700
-	-	-	-	-	-	-	-	-	-	517,400
-	-	-	-	-	-	-	-	-	-	118,800
-	-	-	-	-	-	-	-	-	-	456,000
-	-	-	-	-	-	-	-	-	-	210,300
-	-	-	-	-	-	-	-	-	-	250,500
-	-	-	-	-	-	-	-	-	-	403,000
-	-	-	-	-	-	-	-	-	-	19,000
-	-	-	-	-	-	-	-	-	-	716,700
-	-	-	-	-	-	-	-	-	-	559,600
-	-	-	-	-	-	-	-	-	-	638,800
-	-	-	-	-	-	-	-	-	-	490,400
-	-	-	-	-	-	-	-	-	-	605,200
-	-	-	-	-	-	-	-	-	-	392,000
-	-	-	-	-	-	-	-	-	-	639,900
-	-	-	-	-	-	-	-	-	-	361,200
-	-	-	-	-	-	-	-	-	-	317,700
-	-	-	-	-	-	-	-	-	-	99,800
-	-	-	-	-	-	-	-	-	-	16,000

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank of *England* has advanced Money on Loan,

—	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.	At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.
1846—cont ^d .	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
August 1	-	-	-	-	-	-	57,000	-	-	-
8	-	-	-	-	-	-	81,600	-	-	-
15	-	-	-	-	-	-	177,100	-	-	-
22	-	-	-	-	-	-	61,500	-	-	-
29	—	—	—	—	—	—	—	—	—	—
Sept. 5	-	-	-	-	4,700	-	-	-	-	-
12	-	-	-	-	336,800	-	-	-	-	-
19	-	-	-	-	513,700	-	-	-	-	-
26	-	-	-	-	700,100	-	-	-	-	-
October 3	-	-	-	-	1,140,900	-	-	-	-	-
10	-	-	-	-	74,500	-	-	-	-	-
17	-	-	-	-	26,400	-	-	-	-	-
24	-	-	-	-	31,300	-	-	-	-	-
31	-	-	-	-	55,300	-	-	-	-	-
Nov. 7	-	-	-	-	126,800	-	-	-	-	-
14	-	-	-	-	80,000	-	-	-	-	-
21	-	-	-	-	422,800	-	-	-	-	-
28	-	-	-	-	191,700	-	-	-	-	-
Dec. 5	-	-	-	-	98,700	-	-	-	-	-
12	-	-	-	-	113,500	-	2,000	-	-	-
19	-	-	-	-	213,400	15,000	3,000	-	-	-
26	-	-	-	-	433,400	-	-	-	-	-
1847:										
Jan. 2	-	-	-	-	324,000	-	-	-	-	-
9	-	-	-	-	130,100	7,000	-	-	-	-
16	-	-	-	-	232,700	4,000	43,400	-	-	-
23	-	-	-	-	-	-	92,100	10,800	-	-
30	-	-	-	-	-	-	-	65,600	-	-
Feb. 6	-	-	-	-	-	-	-	55,500	2,600	-
13	-	-	-	-	-	-	-	338,800	12,400	400
20	-	-	-	-	-	-	-	66,400	-	-
27	-	-	-	-	-	-	-	229,000	13,800	1,400
March 6	-	-	-	-	-	-	-	495,200	43,700	2,900
13	-	-	-	-	-	-	-	173,200	7,700	-
20	-	-	-	-	-	-	-	196,700	-	5,000
27	-	-	-	-	-	-	-	182,300	-	3,800
April 3	-	-	-	-	-	-	-	240,500	-	6,500
10	-	-	-	-	-	-	-	85,700	-	14,000
17	—	—	—	—	—	—	—	—	—	—
24	-	-	-	-	-	-	-	-	-	-
May 1	—	—	—	—	—	—	—	—	—	—
8	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-	-	-
June 5	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-

SELECT COMMITTEE ON THE BANK ACTS.

41

with the Date at which each such Rate has been established, &c.—*continued.*

At 5 per Cent.	At 5½ per Cent.	At 5¾ per Cent.	At 6 per Cent.	At 6¼ per Cent.	At 6½ per Cent.	At 7 per Cent.	At 8 per Cent.	At 8¾ per Cent.	At 9 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
.	57,000
.	81,800
.	177,100
.	61,500
—	—	—	—	—	—	—	—	—	—	—
.	4,700
.	336,800
.	513,700
.	760,100
.	1,140,900
.	74,500
.	26,400
.	31,300
.	55,800
.	126,800
.	80,000
.	422,800
.	121,700
.	98,700
.	115,500
.	231,400
.	438,400
.	324,000
.	187,100
.	280,100
.	102,400
.	65,800
.	58,100
.	358,100
.	66,400
.	244,200
.	541,800
2,900	183,800
.	201,700
.	186,100
.	247,000
.	99,700
25,000	—	—	—	—	—	—	—	—	—	25,000
—	—	—	—	—	—	—	—	—	—	—
240,000	240,000
492,500	542,500
471,500	.	50,000	.	.	.	.	.	.	.	571,500
735,400	59,700	100,000	.	.	.	.	.	.	.	808,300
.	.	13,200	.	.	.	.	.	.	.	.
469,200	2,500	.	8,500	.	.	.	.	.	.	480,200
875,500	.	.	7,200	.	.	.	.	.	.	882,700
476,500	476,500
651,500	651,500

(*continued*)

APPENDIX FO REPORT FROM THE

RETURN of the several Rates at which the Bank of *England* has advanced Money on Loan,

—		At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.	At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.
1847—contd.		£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
July	3	-	-	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-
	17	-	-	-	-	-	-	-	-	-	-
	24	-	-	-	-	-	-	-	-	-	-
	31	-	-	-	-	-	-	-	-	-	-
August	7	-	-	-	-	-	-	-	-	-	-
	14	-	-	-	-	-	-	-	-	-	-
	21	-	-	-	-	-	-	-	-	-	-
	28	-	-	-	-	-	-	-	-	-	-
Sept.	4	-	-	-	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-	-	-
	18	-	-	-	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-	-	-	-
October	2	-	-	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-	-	-
	16	-	-	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-	-	-
	30	-	-	-	-	-	-	-	-	-	-
Nov.	6	-	-	-	-	-	-	-	-	-	-
	13	-	-	-	-	-	-	-	-	-	-
	20	-	-	-	-	-	-	-	-	-	-
	27	-	-	-	-	-	-	-	-	-	-
Dec.	4	-	-	-	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-	-	-
	18	-	-	-	-	-	-	-	-	-	-
	24	-	-	-	-	-	-	-	-	-	-
1848:											
Jan.	1	-	-	-	-	-	-	-	-	-	-
TOTAL - £.		550,000	456,000	1,002,000	16,886,500	8,873,900	26,000	17,589,900	2,138,700	87,200	84,000

with the Date at which each such Rate has been established, &c.—continued.

At 5 per Cent.	At 5½ per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 6½ per Cent.	At 7 per Cent.	At 8 per Cent.	At 8½ per Cent.	At 9 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
496,500	-	-	-	-	-	-	-	-	-	496,500
626,500	-	-	-	-	-	-	-	-	-	626,500
261,000	-	-	-	-	-	-	-	-	-	261,000
60,500	-	-	-	-	-	-	-	-	-	60,500
329,500	-	-	-	-	-	-	-	-	-	829,500
374,500	-	-	396,800	-	-	-	-	-	-	771,300
-	-	-	443,700	-	-	-	-	-	-	443,700
-	-	-	317,600	-	-	-	-	-	-	317,600
-	-	-	1,038,000	6,000	-	-	-	-	-	1,042,000
1,098,000	-	-	68,900	7,400	-	-	-	-	-	1,174,300
1,235,400	-	-	5,000	-	-	-	-	-	-	1,230,400
978,300	-	-	25,700	150,000	-	-	-	-	-	1,154,000
1,101,100	6,500	5,500	-	-	-	-	-	-	-	1,113,100
303,200	-	-	590,700	-	-	-	-	-	-	893,900
10,000	-	-	324,000	-	-	-	-	-	-	334,000
-	-	-	3,000	-	-	329,400	-	-	-	332,400
15,000	-	-	-	-	-	-	644,600	10,800	-	670,400
-	-	-	-	-	-	-	41,900	286,900	43,000	371,800
-	-	-	-	-	-	-	-	324,800	-	324,800
-	-	-	-	-	-	-	-	119,600	-	119,600
-	-	-	-	-	-	62,300	100,000	-	-	162,300
-	-	-	30,900	2,300	8,000	102,700	-	-	-	143,900
-	-	-	167,900	-	4,200	-	-	-	-	172,100
-	-	-	60,000	-	3,800	-	-	-	-	63,800
309,800	3,300	5,000	-	13,500	-	-	-	-	-	331,600
482,400	-	1,400	-	-	-	-	-	-	-	483,800
12,111,700	72,000	3,386,500	437,900	15,800	16,000	494,400	786,500	742,100	43,000	65,250,100

RETURN of the several RATES at which the BANK of ENGLAND has advanced MONEY on LOAN, with the Date at advanced under each such Rate (in continuation of Appendix, No. 14,

	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.
1848:	£.	£.	£.	£.	£.	£.	£.	£.
January 8	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
February 5	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-
19	-	-	-	-	-	25,000	-	-
26	-	-	-	-	-	200,000	-	-
March 4	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-
April 1	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
May 6	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-
27	-	22,000	-	-	-	7,000	-	-
June 3	-	-	-	25,000	-	50,000	-	-
10	-	11,500	-	-	-	9,000	33,400	-
17	-	-	-	-	-	3,300	9,000	-
24	-	-	-	-	-	47,000	-	-
July 1	-	-	-	-	-	5,000	2,200	-
8	-	-	-	-	-	20,000	-	-
15	-	-	-	-	-	-	-	19,000
22	-	-	-	-	-	-	-	6,500
29	-	-	-	-	-	-	-	30,000
August 5	-	-	-	-	-	-	-	10,500
12	-	-	-	-	-	-	-	-
19	-	-	-	-	-	15,000	-	6,000
26	-	-	-	-	-	15,000	-	31,500
Sept. 2	-	-	-	-	-	35,000	-	3,800
9	-	-	-	-	-	37,000	-	-
16	-	-	-	-	-	66,700	7,400	-
23	-	-	-	-	-	5,000	-	-
30	-	-	-	-	-	195,000	-	-
October 7	-	-	-	-	-	239,500	1,900	-
14	-	-	-	-	-	2,000	-	-
21	-	-	-	-	-	-	-	26,000
28	-	-	-	-	-	-	-	-
Nov. 4	-	-	-	-	-	8,000	-	-
11	-	-	-	-	-	-	-	-
18	-	-	-	-	-	16,000	-	-
25	-	-	-	-	-	8,000	-	-
Dec. 2	-	-	-	-	-	10,000	-	2,000
9	-	-	-	-	-	-	-	4,500
16	-	-	-	-	-	3,000	-	-
23	-	-	-	-	-	84,000	-	-
30	-	-	-	-	-	91,500	-	-
£.	-	33,500	-	25,000	-	1,197,000	53,900	138,800

which each such Rate has been established, and the Period during which it has prevailed, and the Amount of Money to the Report from the Select Committee on Commercial Distress, 1848).

At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	71,000	5,000	-	-	-	76,000
-	-	-	-	345,300	27,900	-	-	-	373,200
-	-	-	-	51,300	-	-	-	-	51,300
3,600	-	-	-	15,937	-	-	-	-	19,537
28,000	3,000	-	-	8,320	-	-	-	-	39,320
31,300	-	-	-	6,600	-	-	-	-	37,900
155,400	-	-	-	7,860	-	-	-	-	188,260
20,000	-	-	-	4,300	-	-	-	-	224,300
138,600	-	4,700	-	6,000	-	-	-	-	149,300
22,000	-	9,300	-	3,650	-	-	-	-	34,950
7,000	3,000	-	-	2,100	-	-	-	-	12,100
2,800	-	-	-	4,150	-	-	-	-	6,950
29,000	-	-	-	12,670	-	-	-	-	41,670
58,800	-	-	-	7,350	-	-	-	-	66,150
36,000	-	-	-	29,780	-	-	-	-	65,780
2,300	3,200	-	-	7,500	-	-	-	-	13,000
13,300	-	-	-	15,000	-	-	-	-	28,300
29,500	2,600	-	-	5,680	-	-	-	-	37,730
6,000	-	-	-	21,704	-	-	-	-	27,704
-	-	-	-	600	-	-	-	-	600
44,000	6,000	-	-	2,782	-	-	-	-	81,762
-	-	-	-	2,550	-	-	-	-	77,550
-	-	-	-	3,750	-	-	-	-	57,650
-	-	-	-	1,000	-	-	-	-	13,300
-	-	-	-	1,000	-	-	-	-	48,000
-	-	-	-	1,400	-	-	-	-	8,600
-	-	-	-	3,000	-	-	-	-	23,000
-	-	-	-	63,200	-	-	-	-	82,200
2,000	-	-	-	1,900	-	-	-	-	9,400
-	-	-	-	2,400	-	-	-	-	32,400
-	-	-	-	2,700	-	-	-	-	13,200
-	-	-	-	2,800	-	-	-	-	2,800
24,500	-	-	-	1,800	-	-	-	-	47,300
-	-	-	-	1,700	-	-	-	-	48,200
-	-	-	-	2,600	-	-	-	-	41,400
-	-	-	-	1,600	-	-	-	-	38,600
-	-	-	-	-	-	-	-	-	74,100
-	-	-	-	1,300	-	-	-	-	6,300
-	-	-	-	3,000	-	-	-	-	198,000
-	-	-	-	3,136	-	-	-	-	244,536
-	-	-	-	2,250	-	-	-	-	4,250
-	-	-	-	3,000	-	-	-	-	29,000
-	-	-	-	4,200	-	-	-	-	4,200
-	-	-	-	1,530	-	-	-	-	9,530
-	-	-	-	2,100	-	-	-	-	2,100
-	-	-	-	1,890	-	-	-	-	17,890
-	-	-	-	2,760	-	-	-	-	10,760
-	-	-	-	2,000	-	-	-	-	14,000
-	-	-	-	2,000	-	-	-	-	6,500
-	-	-	-	1,000	-	-	-	-	4,000
-	-	-	-	-	-	-	-	-	84,000
-	-	-	-	1,000	-	-	-	-	92,500
654,100	17,800	14,000	-	754,099	32,900	-	-	-	2,921,099

RETURN of the several Rates at which the Bank of *England* has advanced Money on

—	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.
1849 :	£.	£.	£.	£.	£.	£.	£.	£.
January 6	-	-	-	-	-	13,500	-	2,000
18	-	-	-	-	-	43,000	-	4,500
20	-	-	-	-	-	7,500	-	-
27	-	-	-	-	-	4,300	2,200	-
February 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	3,000	-	-
24	-	-	-	-	-	8,000	-	-
March 3	-	-	-	88,000	-	22,000	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	139,200	-	-	-	-
24	-	-	-	25,000	-	-	-	-
31	-	-	-	551,500	-	45,000	-	-
April 7	-	-	-	106,000	-	9,000	-	-
14	-	-	-	-	-	-	-	-
21	-	-	-	-	-	8,800	-	-
28	—	—	—	—	—	—	—	—
May 5	-	-	2,000	-	-	9,800	-	-
12	—	—	—	—	—	—	—	—
19	-	-	-	-	-	3,900	-	-
26	-	-	-	-	-	10,000	-	-
June 2	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	3,500	-
16	-	-	-	10,000	-	19,000	-	-
23	-	-	-	-	-	-	-	-
30	-	-	-	94,000	-	94,400	-	-
July 7	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-
21	-	-	-	-	-	5,000	-	-
28	-	-	-	-	-	10,000	-	-
August 4	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-
18	-	-	-	847,900	-	-	-	-
25	-	-	-	-	-	-	-	-
Sept. 1	-	-	-	93,000	-	10,000	-	-
8	-	-	-	-	-	-	-	-
15	-	-	-	453,700	-	58,000	-	-
22	-	-	-	330,250	-	-	-	-
29	-	-	-	577,800	-	193,100	-	-
October 6	-	-	-	380,450	-	68,000	-	-
13	-	-	-	-	-	45,000	-	-
20	-	-	-	-	-	-	-	-
27	-	-	-	-	-	9,000	-	-
Nov. 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	27,400	-	-
17	-	-	-	-	-	10,000	-	-
24	-	-	-	13,000	-	6,000	-	-
Dec. 1	-	112,000	-	20,500	-	-	-	-
8	-	175,300	-	20,000	-	2,000	-	-
15	-	914,400	-	6,000	-	-	-	-
22	-	47,700	-	-	-	-	-	-
29	-	409,600	-	174,000	-	-	-	-
£.	-	1,659,000	2,000	3,430,300	-	743,800	5,700	6,500

Loan, with the Date at which each such Rate has been established, &c.—continued.

At 4 per Cent.	At 4½ per Cent.	At 4¾ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6¾ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	-	-	15,500
-	-	-	2,000	-	-	-	-	49,500
-	-	-	2,000	-	-	-	-	9,500
-	-	-	-	-	-	-	-	6,500
-	-	-	2,771	-	-	-	-	2,771
-	-	-	1,000	-	-	-	-	1,000
-	-	-	2,500	-	-	-	-	5,500
-	-	-	3,900	-	-	-	-	11,900
100,000	-	-	1,600	-	-	-	-	211,000
-	-	-	1,500	-	-	-	-	1,500
-	-	-	2,500	-	-	-	-	141,700
-	-	-	1,600	-	-	-	-	26,000
-	-	-	2,500	-	-	-	-	509,000
-	-	-	1,500	-	-	-	-	116,500
-	-	-	2,600	-	-	-	-	2,600
-	-	-	4,000	-	-	-	-	12,800
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	11,800
-	-	-	-	-	-	-	-	-
-	-	-	1,000	-	-	-	-	4,000
-	-	-	1,000	-	-	-	-	11,000
-	-	-	1,700	-	-	-	-	1,700
-	-	-	500	-	-	-	-	4,000
-	-	-	1,000	-	-	-	-	30,000
-	-	-	2,700	-	-	-	-	2,700
-	-	-	3,200	-	-	-	-	191,700
-	-	-	3,000	-	-	-	-	3,000
2,000	-	-	3,400	-	-	-	-	3,400
-	-	-	2,155	-	-	-	-	10,155
-	-	-	2,823	-	-	-	-	12,823
-	-	-	1,000	-	-	-	-	1,000
-	-	-	2,000	-	-	-	-	2,000
-	-	-	1,600	-	-	-	-	348,900
-	-	-	1,200	-	-	-	-	1,200
-	-	-	1,500	-	-	-	-	104,500
-	-	-	1,200	-	-	-	-	1,300
-	-	-	1,800	-	-	-	-	512,700
-	-	-	-	-	-	-	-	230,250
-	-	-	2,500	-	-	-	-	773,400
-	-	-	2,500	-	-	-	-	150,050
-	-	-	1,800	-	-	-	-	146,800
-	-	-	2,000	-	-	-	-	3,000
-	-	-	2,000	-	-	-	-	11,000
-	-	-	3,500	-	-	-	-	3,500
-	-	-	4,000	-	-	-	-	81,400
-	-	-	3,000	-	-	-	-	13,000
-	-	-	4,000	-	-	-	-	23,000
-	-	-	3,500	-	-	-	-	136,000
-	-	-	2,000	-	-	-	-	199,300
-	-	-	2,200	-	-	-	-	922,600
-	-	-	1,500	-	-	-	-	49,200
-	-	-	500	-	-	-	-	684,100
102,000	-	-	-	98,349	-	-	-	6,048,649

RETURN of the several Rates at which the Bank of *England* has advanced Money on

—	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.
	£.	£.	£.	£.	£.	£.	£.	£.
1850 :								
January 5	- -	154,800	- -	7,500	- -	- -	- -	- -
12	- -	29,000	- -	150,700	6,000	- -	- -	- -
19	- -	- -	- -	95,700	- -	- -	- -	- -
26	- -	- -	- -	142,000	- -	- -	- -	- -
February 2	- -	- -	- -	17,300	- -	- -	- -	- -
9	- -	- -	- -	- -	- -	- -	- -	- -
16	- -	- -	- -	36,500	- -	- -	- -	- -
23	- -	- -	- -	42,600	- -	- -	- -	- -
March 2	- -	100,000	- -	78,700	- -	- -	- -	- -
9	- -	551,000	- -	18,700	- -	- -	- -	- -
16	- -	533,000	- -	6,000	- -	- -	- -	- -
23	- -	31,500	- -	5,300	- -	- -	- -	- -
30	- -	754,700	- -	260,000	- -	- -	- -	- -
April 6	- -	33,000	- -	- -	- -	- -	- -	- -
13	- -	- -	- -	22,500	- -	- -	- -	- -
20	- -	- -	- -	6,300	- -	- -	- -	- -
27	- -	- -	- -	- -	- -	- -	- -	- -
May 4	- -	- -	- -	42,000	- -	2,000	- -	- -
11	- -	- -	- -	11,400	- -	- -	- -	- -
18	- -	- -	- -	- -	- -	- -	- -	- -
25	- -	- -	- -	25,600	- -	- -	- -	- -
June 1	- -	104,000	- -	14,500	- -	- -	- -	- -
8	- -	502,000	- -	- -	- -	- -	- -	- -
15	- -	777,700	- -	16,500	- -	- -	- -	- -
22	- -	80,000	- -	15,000	- -	- -	- -	- -
29	- -	265,500	- -	176,400	- -	- -	- -	- -
July 6	- -	117,800	- -	125,000	- -	- -	- -	- -
13	- -	- -	- -	109,100	- -	- -	- -	2,500
20	- -	- -	- -	19,600	- -	- -	- -	- -
27	- -	- -	- -	2,500	- -	- -	- -	- -
August 3	- -	- -	- -	- -	- -	- -	- -	- -
10	- -	- -	- -	- -	- -	- -	- -	- -
17	- -	- -	- -	375,000	- -	- -	- -	- -
24	- -	- -	- -	165,500	- -	- -	- -	- -
31	- -	350,000	- -	205,000	- -	- -	- -	- -
Sept. 7	- -	140,000	- -	26,000	- -	- -	- -	- -
14	- -	480,500	- -	129,400	- -	- -	- -	- -
21	- -	413,900	- -	103,400	- -	- -	- -	- -
28	- -	476,800	- -	346,100	- -	2,000	- -	- -
October 5	- -	243,500	- -	333,200	- -	- -	- -	- -
12	- -	15,000	- -	61,500	- -	- -	- -	- -
19	- -	- -	- -	28,500	- -	- -	- -	- -
26	- -	- -	- -	12,900	- -	- -	- -	- -
Nov. 2	- -	- -	- -	8,200	- -	- -	- -	- -
9	- -	- -	- -	15,100	- -	- -	- -	- -
16	- -	- -	- -	279,100	- -	- -	- -	- -
23	- -	- -	- -	211,000	- -	- -	- -	- -
30	- -	- -	- -	617,200	- -	- -	- -	- -
Dec. 7	- -	- -	- -	162,200	- -	2,000	- -	1,000
14	- -	- -	- -	44,400	- -	- -	- -	- -
21	- -	- -	- -	1,017,700	- -	- -	- -	- -
28	- -	- -	- -	328,800	- -	141,500	- -	1,500
£.	- -	6,153,700	- -	5,918,100	6,000	147,500	- -	5,000

Loan, with the Date at which each such Rate has been established, &c.—*continued.*

At 4 per Cent.	At 4½ per Cent.	At 4¾ per Cent.	At 4¾ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	2,000	-	-	-	-	164,300
-	-	-	-	2,000	-	-	-	-	187,700
-	-	-	-	4,000	-	-	-	-	99,700
-	-	-	-	11,653	-	-	-	-	153,653
-	-	-	-	-	-	-	-	-	17,300
-	-	-	-	2,000	-	-	-	-	2,000
-	-	-	-	4,000	-	-	-	-	40,500
-	-	-	-	1,000	-	-	-	-	43,600
-	-	-	-	-	-	-	-	-	178,700
-	-	-	-	1,000	-	-	-	-	570,700
-	-	-	-	1,000	-	-	-	-	540,000
-	-	-	-	-	-	-	-	-	36,800
-	-	-	-	2,500	-	-	-	-	1,017,200
-	-	-	-	5,000	-	-	-	-	38,000
-	-	-	-	1,500	-	-	-	-	24,000
-	-	-	-	4,000	-	-	-	-	10,300
-	-	-	-	3,000	-	-	-	-	3,000
-	-	-	-	2,000	-	-	-	-	40,000
-	-	-	-	3,000	-	-	-	-	14,400
-	-	-	-	5,000	-	-	-	-	5,000
-	-	-	-	4,500	-	-	-	-	30,100
-	-	-	-	4,500	-	-	-	-	123,000
-	-	-	-	5,000	-	-	-	-	507,000
-	-	-	-	2,000	-	-	-	-	796,200
-	-	-	-	3,000	-	-	-	-	98,000
-	-	-	-	1,500	-	-	-	-	443,400
-	-	-	-	3,700	-	-	-	-	246,500
-	-	-	-	5,000	-	-	-	-	116,600
-	-	-	-	1,500	-	-	-	-	21,100
-	-	-	-	5,000	-	-	-	-	7,500
-	-	-	-	2,500	-	-	-	-	2,500
-	-	-	-	4,000	-	-	-	-	4,000
-	-	-	-	2,500	-	-	-	-	377,500
-	-	-	-	-	-	-	-	-	165,500
-	-	-	-	2,000	-	-	-	-	557,000
-	-	-	-	1,500	-	-	-	-	167,500
-	-	-	-	2,700	-	-	-	-	612,600
-	-	-	-	1,500	-	-	-	-	518,800
-	-	-	-	2,400	-	-	-	-	827,300
-	-	-	-	3,000	-	-	-	-	579,700
-	-	-	-	1,500	-	-	-	-	78,000
-	-	-	-	3,800	-	-	-	-	33,300
-	-	-	-	-	-	-	-	-	12,900
-	-	-	-	2,800	-	-	-	-	11,000
-	-	-	-	-	-	-	-	-	15,100
-	-	-	-	1,200	-	-	-	-	280,300
-	-	-	-	2,000	-	-	-	-	213,000
-	-	-	-	14,000	-	-	-	-	631,200
-	-	-	-	3,518	-	-	-	-	168,718
-	-	-	-	6,000	-	-	-	-	50,400
-	-	-	-	9,000	-	-	-	-	1,026,700
-	-	-	-	1,408	-	-	-	-	472,708
-	-	-	-	157,679	-	-	-	-	12,387,979

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank of *England* has advanced Money on

		At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 2¾ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.
		£.	£.	£.	£.	£.	£.	£.	£.
1851:									
January	4	-	10,000	-	140,500	-	876,600	-	-
	11	-	-	-	-	-	9,000	-	-
	18	-	-	-	-	-	354,200	-	-
	25	-	-	-	-	-	17,300	-	-
February	1	-	-	-	-	-	13,000	-	-
	8	-	-	-	-	-	12,700	-	-
	15	-	-	-	-	-	137,700	-	-
	22	-	-	-	-	-	112,100	-	-
March	1	-	-	-	331,500	-	108,500	-	-
	8	-	-	-	107,500	-	5,000	-	-
	15	-	-	-	200,200	-	-	-	-
	22	-	-	-	66,000	-	124,400	-	2,500
	29	-	-	-	435,500	-	817,000	-	-
April	5	-	-	-	10,000	-	108,500	-	-
	12	-	-	-	-	-	21,500	-	-
	19	-	-	-	-	-	57,100	-	-
	26	-	-	-	-	-	30,200	-	-
May	3	-	-	-	-	-	79,500	-	-
	10	-	-	-	-	-	15,600	-	2,400
	17	-	-	-	-	-	261,200	-	-
	24	-	-	-	-	-	111,800	-	2,500
	31	-	-	-	-	-	310,000	-	-
June	7	-	-	-	-	-	74,400	-	-
	14	-	-	-	-	-	346,200	-	-
	21	-	-	-	-	-	544,900	-	-
	28	-	-	-	-	-	957,800	-	-
July	5	-	-	-	-	-	325,900	-	-
	12	-	20,000	-	-	-	117,000	-	-
	19	-	-	-	-	-	16,000	-	-
	26	-	-	-	-	-	47,000	-	-
August	2	-	-	-	-	-	118,500	-	-
	9	-	-	-	-	-	275,900	-	-
	16	-	-	-	-	-	193,600	-	-
	23	-	-	-	-	-	59,000	4,800	-
	30	-	-	-	-	-	91,400	-	-
Sept.	6	-	-	-	-	-	179,700	-	-
	13	-	-	-	-	-	168,600	6,000	-
	20	-	-	-	-	-	169,900	-	-
	27	-	-	-	-	-	268,500	-	-
October	4	-	-	-	-	-	420,900	-	-
	11	-	-	-	-	-	24,000	-	-
	18	-	-	-	-	-	48,300	-	-
	25	-	-	-	-	-	20,000	-	-
Nov.	1	-	-	-	-	-	5,000	-	-
	8	-	-	-	-	-	26,400	-	-
	15	-	-	-	-	-	26,600	-	-
	22	-	-	-	-	-	33,200	-	-
	29	-	-	-	192,500	-	8,000	-	-
Dec.	6	-	-	-	35,000	-	45,800	-	-
	13	-	-	-	60,000	-	52,600	-	-
	20	-	-	-	111,000	-	20,000	-	-
	27	-	-	-	220,000	-	128,500	-	-
£.		-	30,000	-	1,908,700	-	7,896,500	10,800	7,400

SELECT COMMITTEE ON THE BANK ACTS.

51

Loan, with the Date at which each such Rate has been established, &c.—*continued.*

At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	-	-	-	527,100
-	-	-	-	2,000	-	-	-	-	11,000
-	-	-	-	3,000	-	-	-	-	357,200
-	-	-	-	1,200	-	-	-	-	18,500
-	-	-	-	5,000	-	-	-	-	18,000
-	-	-	-	-	-	-	-	-	12,700
-	-	-	-	-	-	-	-	-	137,700
-	-	-	-	-	-	-	-	-	112,100
-	-	-	-	2,500	-	-	-	-	442,500
-	-	-	-	1,000	-	-	-	-	113,500
-	-	-	-	2,000	-	-	-	-	202,200
-	-	-	-	-	-	-	-	-	192,900
2,500	-	-	-	2,500	-	-	-	-	1,257,500
-	-	-	-	1,800	-	-	-	-	120,300
-	-	-	-	2,514	-	-	-	-	24,014
-	-	-	-	3,000	-	-	-	-	60,100
-	-	-	-	-	-	-	-	-	30,200
-	-	-	-	4,000	-	-	-	-	33,500
-	-	-	-	4,000	-	-	-	-	22,000
-	-	-	-	-	-	-	-	-	261,200
-	-	-	-	2,000	-	-	-	-	116,300
-	-	-	-	2,600	-	-	-	-	312,600
-	-	-	-	4,500	-	-	-	-	78,900
3,500	-	-	-	4,000	-	-	-	-	353,700
-	-	-	-	2,344	-	-	-	-	547,244
-	-	-	-	1,200	-	-	-	-	959,000
-	-	-	-	6,000	-	-	-	-	331,900
-	-	-	-	3,000	-	-	-	-	140,000
-	-	-	-	-	-	-	-	-	16,000
-	-	-	-	-	-	-	-	-	47,000
-	-	-	-	-	-	-	-	-	118,500
-	-	-	-	-	-	-	-	-	275,900
-	-	-	-	2,000	-	-	-	-	195,600
-	-	-	-	3,500	-	-	-	-	67,300
-	-	-	-	5,000	-	-	-	-	96,400
-	-	-	-	2,000	-	-	-	-	181,700
-	-	-	-	3,500	-	-	-	-	178,400
-	-	-	-	-	-	-	-	-	169,900
-	-	-	-	1,000	-	-	-	-	269,500
-	-	-	-	930	-	-	-	-	421,830
-	-	-	-	-	-	-	-	-	24,000
-	-	-	-	-	-	-	-	-	48,300
-	-	-	-	2,007	-	-	-	-	22,007
-	-	-	-	800	-	-	-	-	5,800
-	-	-	-	-	-	-	-	-	26,400
-	-	-	-	1,000	-	-	-	-	27,600
-	-	-	-	6,500	-	-	-	-	39,700
-	-	-	-	-	-	-	-	-	200,500
-	-	-	-	-	-	-	-	-	80,800
-	-	-	-	-	-	-	-	-	112,600
-	-	-	-	5,000	-	-	-	-	186,000
-	-	-	-	1,000	-	-	-	-	349,500
6,000	-	-	-	94,686	-	-	-	-	9,955,095

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank of *England* has advanced Money on

—	At $1\frac{1}{2}$ per Cent.	At 2 per Cent.	At $2\frac{1}{2}$ per Cent.	At $2\frac{1}{2}$ per Cent.	At $2\frac{3}{4}$ per Cent.	At 3 per Cent.	At $3\frac{1}{4}$ per Cent.	At $3\frac{1}{2}$ per Cent.
	£.	£.	£.	£.	£.	£.	£.	£.
1852 :								
January 8	- - -	206,300	- - -	- - -	- - -	237,000	- - -	- - -
10	- - -	- - -	- - -	235,100	- - -	- - -	- - -	- - -
17	- - -	- - -	- - -	27,000	- - -	- - -	- - -	- - -
24	- - -	- - -	- - -	44,400	- - -	- - -	- - -	- - -
31	- - -	- - -	- - -	7,300	- - -	- - -	- - -	- - -
February 7	- - -	- - -	- - -	58,800	- - -	- - -	- - -	- - -
14	- - -	- - -	- - -	16,700	- - -	- - -	- - -	- - -
21	- - -	- - -	- - -	9,600	- - -	- - -	- - -	- - -
28	- - -	2,000	- - -	- - -	- - -	- - -	- - -	- - -
March 6	- - -	- - -	- - -	28,000	- - -	- - -	- - -	- - -
13	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
20	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
27	- - -	2,000	- - -	8,200	- - -	- - -	- - -	- - -
April 8	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
10	- - -	5,000	- - -	- - -	- - -	- - -	- - -	- - -
17	- - -	6,000	- - -	5,000	- - -	- - -	- - -	- - -
24	- - -	7,400	- - -	- - -	- - -	- - -	- - -	- - -
May 1	- - -	3,000	- - -	- - -	- - -	- - -	- - -	- - -
8	- - -	9,200	- - -	- - -	- - -	- - -	- - -	- - -
15	- - -	22,700	- - -	- - -	- - -	- - -	- - -	- - -
22	- - -	6,000	- - -	- - -	- - -	- - -	- - -	- - -
29	- - -	20,600	- - -	- - -	- - -	- - -	- - -	- - -
June 5	- - -	24,000	- - -	- - -	- - -	- - -	- - -	- - -
12	210,000	18,000	- - -	- - -	- - -	- - -	- - -	- - -
19	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
26	- - -	3,000	- - -	- - -	- - -	- - -	- - -	- - -
July 3	757,000	55,300	- - -	- - -	- - -	- - -	- - -	- - -
10	- - -	20,400	- - -	- - -	- - -	1,000	- - -	- - -
17	- - -	10,000	- - -	- - -	- - -	- - -	- - -	- - -
24	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
31	- - -	21,900	- - -	- - -	- - -	- - -	- - -	- - -
August 7	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
14	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
21	- - -	18,000	- - -	- - -	- - -	- - -	- - -	- - -
28	- - -	3,000	- - -	- - -	- - -	- - -	- - -	- - -
Sept. 4	14,000	54,000	- - -	- - -	- - -	- - -	- - -	- - -
11	86,000	2,000	- - -	1,300	- - -	- - -	- - -	- - -
18	92,000	143,800	- - -	- - -	- - -	- - -	- - -	- - -
25	261,800	70,000	- - -	2,000	- - -	- - -	- - -	- - -
October 2	351,000	311,200	- - -	- - -	- - -	- - -	- - -	- - -
9	- - -	18,000	- - -	- - -	- - -	- - -	- - -	- - -
16	- - -	28,700	- - -	- - -	- - -	- - -	- - -	- - -
23	- - -	5,000	- - -	- - -	- - -	- - -	- - -	- - -
30	- - -	11,100	- - -	- - -	- - -	- - -	- - -	- - -
Nov. 6	- - -	3,300	- - -	- - -	- - -	- - -	- - -	- - -
13	- - -	12,500	- - -	- - -	- - -	- - -	- - -	- - -
20	11,000	115,700	- - -	12,800	- - -	- - -	- - -	- - -
27	100,000	107,100	- - -	- - -	- - -	- - -	- - -	- - -
Dec. 4	250,000	216,500	- - -	- - -	- - -	- - -	- - -	- - -
11	101,400	53,200	- - -	- - -	- - -	- - -	- - -	- - -
18	291,000	358,500	- - -	- - -	- - -	- - -	- - -	- - -
24	150,000	649,950	- - -	- - -	- - -	- - -	- - -	- - -
£.	2,675,200	2,619,350	- - -	456,200	- - -	238,000	- - -	- - -

Loan, with the Date at which each such Rate has been established, &c.—*continued*.

At 4 per Cent.	At 4½ per Cent.	At 4¾ per Cent.	At 4¾ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	2,568	-	-	-	-	445,868
-	-	-	-	2,000	-	-	-	-	237,100
-	-	-	-	6,000	-	-	-	-	38,000
-	-	-	-	2,000	-	-	-	-	46,400
-	-	-	-	2,500	-	-	-	-	9,800
-	-	-	-	3,500	-	-	-	-	62,300
-	-	-	-	2,013	-	-	-	-	18,713
-	-	-	-	3,000	-	-	-	-	9,600
-	-	-	-	-	-	-	-	-	5,000
-	-	-	-	-	-	-	-	-	28,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	10,200
-	-	-	-	1,800	-	-	-	-	1,800
-	-	-	-	2,800	-	-	-	-	7,800
-	-	-	-	-	-	-	-	-	11,000
-	-	-	-	-	-	-	-	-	7,400
-	-	-	-	1,000	-	-	-	-	4,000
-	-	-	-	-	-	-	-	-	9,200
-	-	-	-	-	-	-	-	-	22,700
-	-	-	-	-	-	-	-	-	6,000
-	-	-	-	-	-	-	-	-	20,600
-	-	-	-	-	-	-	-	-	24,000
-	-	-	-	-	-	-	-	-	228,000
-	-	-	-	-	-	-	-	-	3,000
-	-	-	-	-	-	-	-	-	612,300
-	-	-	-	-	-	-	-	-	21,400
-	-	-	-	-	-	-	-	-	10,000
-	-	-	-	-	-	-	-	-	21,900
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	18,000
-	-	-	-	-	-	-	-	-	3,000
-	-	-	-	-	-	-	-	-	68,000
-	-	-	-	-	-	-	-	-	89,300
-	-	-	-	-	-	-	-	-	235,800
-	-	-	-	-	-	-	-	-	338,800
-	-	-	-	-	-	-	-	-	662,200
-	-	-	-	-	-	-	-	-	18,000
-	-	-	-	-	-	-	-	-	28,700
-	-	-	-	-	-	-	-	-	5,000
-	-	-	-	-	-	-	-	-	11,100
-	-	-	-	-	-	-	-	-	3,300
-	-	-	-	-	-	-	-	-	12,500
-	-	-	-	-	-	-	-	-	139,500
-	-	-	-	-	-	-	-	-	207,100
-	-	-	-	-	-	-	-	-	466,500
-	-	-	-	-	-	-	-	-	154,600
-	-	-	-	-	-	-	-	-	649,500
-	-	-	-	-	-	-	-	-	799,950
-	-	-	-	99,181	-	-	-	-	6,017,981

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank of *England* has advanced Money on

	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.
—	£.	£.	£.	£.	£.	£.	£.	£.
1853:								
January 1	45,000	1,135,150	-	-	-	-	-	-
8	60,000	37,500	-	-	-	-	-	-
15	-	-	-	-	605,800	-	-	-
22	-	-	-	-	21,500	-	-	-
29	-	-	-	-	-	40,800	-	-
						166,500	-	-
February 5	-	-	-	-	-	18,900	-	-
12	-	-	-	-	-	4,000	-	-
19	-	-	-	-	-	277,800	-	-
26	-	-	-	-	-	414,700	-	-
March 5	-	-	-	-	-	227,700	-	-
12	-	-	-	-	-	355,800	20,000	-
19	-	-	-	-	-	334,500	-	-
26	-	-	-	-	-	820,500	-	-
April 2	-	-	-	-	-	141,100	-	-
9	-	-	-	-	-	72,400	-	-
16	-	-	-	-	5,000	110,400	-	-
23	—	—	—	—	—	—	—	—
30	-	-	-	-	3,000	12,800	-	-
May 7	-	-	-	-	-	163,900	-	-
14	-	-	-	-	-	212,000	-	-
21	-	-	-	-	-	592,300	-	-
28	-	-	-	-	-	188,000	-	-
June 4	-	-	-	-	-	594,100	-	5,500
11	-	-	-	-	-	-	-	19,300
18	-	-	-	-	-	-	-	5,500
25	-	-	-	-	-	-	-	164,000
July 2	-	-	-	-	-	-	-	474,000
9	-	-	-	-	-	5,000	-	12,000
16	-	-	-	-	-	-	-	13,500
23	-	-	-	-	-	-	-	68,200
30	-	-	-	-	-	-	-	31,800
August 6	-	-	-	-	-	-	-	324,500
13	-	-	-	-	-	-	-	80,000
20	-	-	-	-	-	-	-	197,700
27	-	-	-	-	-	-	-	15,000
Sept. 3	-	-	-	-	-	-	-	155,000
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
October 1	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
Nov. 5	—	—	—	—	—	—	—	—
12	—	—	—	—	—	—	—	—
19	—	—	—	—	—	—	—	—
26	-	-	-	-	-	-	-	-
Dec. 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-
£.	105,000	1,172,650	-	635,300	-	4,752,500	20,000	1,566,000

Loan, with the Date at which each such Rate has been established, &c.—*continued.*

At 4 per Cent.	At 4½ per Cent.	At 4¾ per Cent.	At 4¾ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	-	-	-	1,180,150
-	-	-	-	-	-	-	-	-	97,500
-	-	-	-	-	-	-	-	-	605,800
-	-	-	-	-	-	-	-	-	62,300
-	-	-	-	-	-	-	-	-	166,500
-	-	-	-	-	-	-	-	-	18,900
-	-	-	-	-	-	-	-	-	4,000
-	-	-	-	-	-	-	-	-	277,300
-	-	-	-	-	-	-	-	-	414,700
-	-	-	-	-	-	-	-	-	227,700
-	-	-	-	-	-	-	-	-	375,600
-	-	-	-	-	-	-	-	-	334,500
-	-	-	-	-	-	-	-	-	820,500
-	-	-	-	-	-	-	-	-	141,100
-	-	-	-	-	-	-	-	-	72,400
-	-	-	-	-	-	-	-	-	115,400
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	15,800
-	-	-	-	-	-	-	-	-	163,900
-	-	-	-	-	-	-	-	-	212,000
-	-	-	-	-	-	-	-	-	592,300
-	-	-	-	-	-	-	-	-	188,000
-	-	-	-	-	-	-	-	-	599,600
-	-	-	-	-	-	-	-	-	19,300
-	-	-	-	-	-	-	-	-	5,500
-	-	-	-	-	-	-	-	-	164,000
-	-	-	-	-	-	-	-	-	474,000
-	-	-	-	-	-	-	-	-	17,000
-	-	-	-	-	-	-	-	-	18,500
-	-	-	-	-	-	-	-	-	68,200
-	-	-	-	-	-	-	-	-	31,800
-	-	-	-	-	-	-	-	-	324,500
-	-	-	-	-	-	-	-	-	80,000
-	-	-	-	-	-	-	-	-	197,700
-	-	-	-	-	-	-	-	-	15,000
80,000	-	-	-	-	-	-	-	-	185,000
215,800	2,000	-	-	-	-	-	-	-	217,800
331,700	-	69,000	-	-	-	-	-	-	400,700
-	-	175,500	3,000	-	-	-	-	-	178,500
51,300	-	489,500	-	644,800	-	-	-	-	1,185,600
-	-	-	-	16,800	-	-	-	-	16,800
-	-	-	-	51,200	-	-	-	-	51,200
-	-	-	-	19,800	-	-	-	-	19,800
-	-	-	-	3,000	-	-	-	-	3,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	306,000	-	-	-	-	306,000
-	-	51,500	-	401,300	-	-	-	-	452,800
-	-	-	-	106,000	-	-	-	-	106,000
-	-	12,200	-	73,000	-	-	-	-	85,200
-	-	265,000	-	240,000	-	-	-	-	505,000
-	-	279,700	-	476,000	-	-	-	-	755,700
628,800	2,000	1,342,400	3,000	2,337,900	-	-	-	-	12,565,550

RETURN of the several Rates at which the Bank of *England* has advanced Money on

		At 1½	At 2	At 2½	At 2½	At 2½	At 3	At 3½	At 3½
		per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.
1854 :		£.	£.	£.	£.	£.	£.	£.	£.
January	7	-	-	-	-	-	-	-	-
	14	-	-	-	-	-	-	-	-
	21	-	-	-	-	-	-	-	-
	28	-	-	-	-	-	-	-	-
February	4	-	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-
	18	-	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-	-
March	4	-	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-
	18	-	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-	-
April	1	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-	-
	22	-	-	-	-	-	-	-	-
May	6	-	-	-	-	-	-	-	-
	13	-	-	-	-	-	-	-	-
	20	-	-	-	-	-	-	-	-
	27	-	-	-	-	-	-	-	-
June	3	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-
	17	-	-	-	-	-	-	-	-
	24	-	-	-	-	-	-	-	-
July	1	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-	-
	22	-	-	-	-	-	-	-	-
August	5	-	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-
	19	-	-	-	-	-	-	-	-
	26	-	-	-	-	-	-	-	-
Sept.	2	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-
	16	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-
October	7	-	-	-	-	-	-	-	-
	14	-	-	-	-	-	-	-	-
	21	-	-	-	-	-	-	-	-
	28	-	-	-	-	-	-	-	-
Nov.	4	-	-	-	-	-	-	-	-
	11	-	-	-	-	-	-	-	-
	18	-	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-	-
Dec.	2	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-
	16	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-
£.		-	-	-	-	-	-	-	-

Loan, with the Date at which each such Rate has been established, &c.—*continued.*

At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	22,500	-	136,200	-	-	-	-	158,700
-	-	-	-	29,300	-	-	-	-	29,300
-	-	-	-	195,000	-	-	-	-	195,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	17,500	-	-	-	-	17,500
-	-	-	-	4,600	-	-	-	-	4,600
-	-	-	-	-	-	-	-	-	-
-	-	-	-	39,000	-	-	-	-	39,000
-	-	-	-	30,200	-	-	-	-	30,200
-	-	-	-	785,400	-	-	-	-	785,400
-	-	25,000	-	308,100	-	-	-	-	333,100
-	-	-	-	161,600	-	-	-	-	161,600
-	-	-	-	96,000	-	-	-	-	96,000
-	-	-	-	19,000	-	-	-	-	19,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	35,000	-	-	-	-	35,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	132,000	-	-	-	132,000
-	-	-	-	-	60,000	-	-	-	60,000
-	-	-	-	-	104,000	-	-	-	104,000
-	-	-	-	20,000	162,600	-	-	-	182,600
-	-	-	-	20,000	60,500	-	-	-	80,500
-	-	-	-	348,000	467,600	-	-	-	815,600
-	-	-	-	284,500	688,000	-	-	-	972,500
57,000	-	-	-	138,000	17,600	-	-	-	212,600
23,000	-	-	-	-	16,000	-	-	-	39,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
126,000	-	-	-	50,000	-	-	-	-	176,000
106,875	-	-	-	65,000	-	-	-	-	171,875
-	-	-	-	67,300	-	-	-	-	67,300
-	-	-	-	23,500	-	-	-	-	23,500
-	-	154,500	-	200,500	-	-	-	-	355,000
5,000	-	29,100	-	127,000	-	-	-	-	161,100
-	-	-	-	475,900	-	-	-	-	475,900
-	-	157,500	-	199,100	-	-	-	-	356,600
30,000	-	341,000	-	678,500	-	-	-	-	1,049,500
-	-	87,500	-	36,000	-	-	-	-	123,500
-	-	60,000	-	73,500	-	-	-	-	133,500
-	-	-	-	74,500	-	-	-	-	74,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	14,300	-	-	-	-	14,300
-	-	-	-	94,700	-	-	-	-	94,700
-	-	-	-	2,000	-	-	-	-	2,000
-	-	16,000	-	10,000	-	-	-	-	26,000
-	-	47,000	-	55,200	-	-	-	-	102,200
-	-	86,000	-	175,000	-	-	-	-	261,000
-	-	306,000	-	389,000	-	-	-	-	695,000
-	-	272,300	-	512,000	-	-	-	-	784,300
347,875	-	1,604,400	-	5,996,400	1,708,300	-	-	-	9,656,975

Return of the several Rates at which the Bank of *England* has advanced Money on

—	At 1½ per Cent.	At 2 per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 2½ per Cent.	At 3 per Cent.	At 3½ per Cent.	At 3½ per Cent.
1855:	£.	£.	£.	£.	£.	£.	£.	£.
January 6	-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-
27	—	—	—	—	—	—	—	—
February 3	-	-	-	-	-	-	-	-
10	—	—	—	—	—	—	—	—
17	—	—	—	—	—	—	—	—
24	-	-	-	-	-	-	-	-
March 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
31	—	—	—	—	—	—	—	—
April 7	—	—	—	—	—	—	—	—
14	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-
28	-	-	-	-	-	-	-	-
May 5	-	-	-	-	-	-	-	-
12	—	—	—	—	—	—	—	—
19	—	—	—	—	—	—	—	—
26	-	-	-	-	-	-	-	-
June 2	-	-	-	-	-	-	-	-
9	—	—	—	—	—	—	—	—
16	-	-	-	-	-	8,000	-	5,000
23	-	-	-	-	-	308,842	-	176,400
30	-	-	-	-	-	109,000	-	338,000
July 7	-	-	-	-	-	-	-	78,000
14	—	—	—	—	—	—	—	—
21	—	—	—	—	—	—	—	—
28	-	-	-	-	-	-	-	41,500
August 4	-	-	-	-	-	-	-	119,150
11	-	-	-	-	-	-	-	37,000
18	-	-	-	-	-	-	-	81,100
25	-	-	-	-	-	-	-	26,500
Sept. 1	-	-	-	-	-	-	-	75,300
8	-	-	-	-	-	118,500	-	346,000
15	-	-	-	-	-	-	-	400,020
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
October 6	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-
Nov. 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
Dec. 1	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
£.	-	-	-	-	-	544,342	-	1,728,970

Loan, with the Date at which each such Rate has been established, &c.—continued.

At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	78,000	-	120,000	-	-	-	-	198,000
-	-	-	-	14,000	-	-	-	-	14,000
-	-	-	-	66,000	-	-	-	-	66,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	21,400	-	-	-	-	21,400
-	-	-	-	-	-	-	-	-	-
-	-	-	-	17,000	-	-	-	-	17,000
-	-	35,000	-	99,000	-	-	-	-	134,000
-	-	8,000	-	12,000	-	-	-	-	20,000
-	-	-	-	2,000	-	-	-	-	2,000
-	-	-	-	10,000	-	-	-	-	10,000
-	-	-	-	-	-	-	-	-	-
-	-	19,000	-	-	-	-	-	-	19,000
-	-	28,300	-	-	-	-	-	-	28,300
-	-	9,500	-	-	-	-	-	-	9,500
-	-	8,000	-	-	-	-	-	-	8,000
-	-	-	-	-	-	-	-	-	-
1,350	-	-	-	-	-	-	-	-	1,350
22,000	-	-	-	5,000	-	-	-	-	27,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	13,000
-	-	-	-	-	-	-	-	-	485,242
-	-	-	-	-	-	-	-	-	447,000
-	-	-	-	-	-	-	-	-	78,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	41,500
-	-	-	-	-	-	-	-	-	119,150
-	-	-	-	-	-	-	-	-	37,000
-	-	-	-	-	-	-	-	-	81,100
-	-	-	-	-	-	-	-	-	26,500
-	-	-	-	-	-	-	-	-	75,300
1,500	-	-	-	-	-	-	-	-	466,000
273,000	-	15,800	-	-	-	-	-	-	688,320
153,648	-	220,000	-	-	-	-	-	-	373,648
13,600	-	837,000	-	-	-	-	-	-	850,600
-	-	17,000	-	1,900	44,800	-	-	-	63,700
-	-	-	-	-	122,700	-	-	-	122,700
-	-	-	-	-	197,100	-	-	-	274,800
-	-	-	-	-	-	77,700	-	-	105,000
-	-	-	-	-	-	51,400	-	8,200	54,600
-	-	-	-	-	-	-	-	475	475
-	-	-	-	-	-	88,000	-	25,200	113,200
-	-	-	-	-	-	591,200	-	110,100	701,300
-	-	-	-	-	-	46,000	-	17,100	63,100
-	-	-	-	-	-	153,900	-	1,650	155,550
-	-	-	-	-	-	508,090	-	-	508,090
-	-	-	-	-	-	501,750	-	110,700	612,450
-	-	-	-	-	-	591,100	-	12,400	603,500
465,098	-	1,275,100	-	368,300	364,600	2,714,140	-	280,825	7,736,375

RETURN of the several Rates at which the Bank of *England* has advanced Money on

—		At 1½	At 2	At 2½	At 2½	At 2½	At 3	At 3½	At 3½
		per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.	per Cent.
1856:		£.	£.	£.	£.	£.	£.	£.	£.
January	5	-	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-
	19	-	-	-	-	-	-	-	-
	26	-	-	-	-	-	-	-	-
February	2	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-
	16	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-
March	1	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-	-
	22	-	-	-	-	-	-	-	-
April	29	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-
	19	-	-	-	-	-	-	-	-
May	26	-	-	-	-	-	-	-	-
	3	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-
	17	-	-	-	-	-	-	-	-
June	24	-	-	-	-	-	-	-	-
	31	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-
	14	-	-	-	-	-	-	-	-
July	21	-	-	-	-	-	-	-	-
	28	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-
	12	-	-	-	-	-	-	-	-
August	19	-	-	-	-	-	-	-	-
	26	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-
Sept.	16	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-
	30	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-
October	13	-	-	-	-	-	-	-	-
	20	-	-	-	-	-	-	-	-
	27	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-
Nov.	11	-	-	-	-	-	-	-	-
	18	-	-	-	-	-	-	-	-
	25	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-
Dec.	8	-	-	-	-	-	-	-	-
	15	-	-	-	-	-	-	-	-
	22	-	-	-	-	-	-	-	-
	29	-	-	-	-	-	-	-	-
£.		-	-	-	-	-	-	-	-

Loan, with the Date at which each such Rate has been established, &c.—*continued.*

At 4 per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 4½ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 6 per Cent.	At 6½ per Cent.	At 7 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	337,060	-	9,000	346,060
-	-	-	-	-	-	68,110	-	-	68,110
-	-	-	-	-	-	13,200	-	6,300	19,500
-	-	-	-	-	-	347,997	-	15,000	362,997
-	-	-	-	-	-	829,600	-	-	829,600
-	-	-	-	-	-	461,150	-	25,100	486,250
-	-	-	-	-	-	459,000	-	-	459,000
-	-	-	-	-	-	986,350	-	26,250	962,600
-	-	-	-	-	-	370,400	-	4,000	374,400
-	-	-	-	-	-	825,300	-	17,000	842,300
-	-	-	-	-	-	680,250	-	1,900	682,150
-	-	-	-	-	-	257,400	-	18,800	276,200
-	-	-	-	-	-	1,325,850	-	1,900	1,327,750
-	-	-	-	-	-	838,200	-	5,850	844,050
-	-	-	-	-	-	434,600	-	18,800	453,400
-	-	-	-	-	-	228,900	-	16,000	244,900
-	-	-	-	-	-	765,200	-	4,700	769,900
-	-	-	-	-	-	449,300	-	-	449,300
-	-	-	-	-	-	565,100	-	19,750	584,850
-	-	-	-	-	-	1,548,200	-	1,900	1,550,100
-	-	-	-	-	-	39,700	-	20,600	60,300
-	-	-	-	386,800	-	-	-	-	386,800
-	-	-	-	591,500	-	-	-	-	591,500
-	-	-	-	363,860	-	-	-	-	363,860
-	-	-	-	347,800	-	-	-	-	347,800
-	-	721,200	-	8,000	-	-	-	-	729,200
-	-	663,100	-	-	-	-	-	-	663,100
50,000	-	83,850	-	-	-	-	-	-	133,850
-	-	274,900	-	-	-	-	-	-	274,900
-	-	224,700	-	-	-	-	-	-	224,700
-	-	577,100	-	-	-	-	-	-	577,100
-	-	710,400	-	-	-	-	-	-	710,400
-	-	1,283,100	-	-	-	-	-	-	1,283,100
-	-	59,250	-	-	-	-	-	-	59,250
20,000	-	1,116,700	-	-	-	-	-	-	1,136,700
-	-	527,800	-	-	-	-	-	-	527,800
-	-	1,331,300	-	-	-	-	-	-	1,331,300
-	-	963,300	-	-	-	-	-	-	963,300
-	-	902,890	-	-	-	-	-	-	902,890
-	-	716,300	-	57,100	-	-	-	-	773,400
-	-	-	-	-	-	278,600	-	4,500	283,100
-	-	-	-	-	-	284,200	-	21,800	306,000
-	-	-	-	-	-	122,000	-	42,400	164,400
-	-	-	-	-	-	87,000	-	1,000	88,000
-	-	-	-	-	-	1,500	-	1,500	3,000
-	-	-	-	-	-	139,500	-	220,000	359,500
-	-	-	-	-	-	-	-	50,800	50,800
-	-	-	-	-	-	-	-	177,350	177,350
-	-	-	-	-	-	-	415,800	321,700	737,500
-	-	-	-	-	-	-	452,500	-	452,500
-	-	-	-	-	-	605,700	290,300	-	896,000
-	-	-	-	-	-	1,962,450	-	-	1,962,450
70,000	-	10,155,890	-	1,755,060	-	15,261,817	1,158,600	1,053,400	23,454,767

M. Marshall, Chief Cashier.

Appendix, No. 6.

A RETURN of the Highest and Lowest RATES at which the Bank has advanced MONEY on LOAN or DISCOUNT, with the Date at which each such Rate has been established, and the Period during which it has prevailed, and the Amount of Money advanced under each such Rate, from the 1st January 1844 to the latest Period to which the same can be made up.

AMOUNT DISCOUNTED AT THE UNDERMENTIONED PERIODS.

For the Week ending	At 2½ per Cent.	At 3 per Cent.	At 4 per Cent.	TOTAL.
1844:	£.	£.	£.	£.
January - - - 6	- - -	- - -	11,584	11,584
" - - - 13	- - -	- - -	39,925	39,925
" - - - 20	- - -	- - -	12,699	12,699
" - - - 27	- - -	- - -	5,197	5,197
February - - - 3	- - -	- - -	25,003	25,003
" - - - 10	- - -	- - -	11,296	11,296
" - - - 17	- - -	- - -	11,606	11,606
" - - - 24	- - -	- - -	9,481	9,481
March - - - 2	- - -	- - -	24,414	24,414
" - - - 9	- - -	- - -	16,495	16,495
" - - - 16	- - -	- - -	9,982	9,982
" - - - 23	- - -	- - -	6,523	6,523
" - - - 30	- - -	- - -	12,741	12,741
April - - - 6	- - -	- - -	9,838	9,838
" - - - 13	- - -	- - -	29,838	29,838
" - - - 20	- - -	- - -	11,599	11,599
" - - - 27	- - -	- - -	8,009	8,009
May - - - 4	- - -	- - -	3,643	3,643
" - - - 11	- - -	- - -	10,178	10,178
" - - - 18	- - -	- - -	12,348	12,348
" - - - 25	- - -	- - -	11,573	11,573
June - - - 1	- - -	- - -	11,891	11,891
" - - - 8	- - -	- - -	7,799	7,799
" - - - 15	- - -	- - -	6,541	6,541
" - - - 22	- - -	- - -	9,010	9,010
" - - - 29	- - -	- - -	6,311	6,311

RETURN of Highest and Lowest Rates at which the Bank has advanced Money, &c.—*continued.*

Appendix, No. 6.

For the Week ending	At 2½ per Cent.	At 3 per Cent.	At 4 per Cent.	TOTAL.
	£.	£.	£.	£.
1844—continued.				
July - - - 6	- - -	- - -	19,764	19,764
„ - - - 13	- - -	- - -	12,591	12,591
„ - - - 20	- - -	- - -	22,648	22,648
„ - - - 27	- - -	- - -	6,652	6,652
August - - - 3	- - -	- - -	10,589	10,589
„ - - - 10	- - -	- - -	8,800	8,800
„ - - - 17	- - -	- - -	8,033	8,033
„ - - - 24	- - -	- - -	12,308	12,308
„ - - - 31	- - -	- - -	3,974	3,974
September - - 7	1,891	4,804	8,221	14,916
„ - - - 14	1,200	21,237	- - -	22,437
„ - - - 21	2,342	13,234	- - -	15,576
„ - - - 28	6,012	6,793	- - -	12,805
October - - - 5	10,684	14,891	- - -	25,575
„ - - - 12	6,757	7,991	- - -	14,748
„ - - - 19	90,738	20,095	- - -	110,833
„ - - - 26	112,365	11,908	- - -	124,273
November - - 2	290,092	41,193	- - -	331,285
„ - - - 9	105,398	23,363	- - -	128,761
„ - - - 16	289,159	28,359	- - -	317,518
„ - - - 23	239,443	22,099	- - -	261,542
„ - - - 30	454,889	20,729	- - -	475,618
December - - 7	68,723	24,633	- - -	93,356
„ - - - 14	28,682	38,132	- - -	66,814
„ - - - 21	131,086	21,254	- - -	152,340
„ - - - 28	17,855	16,834	- - -	34,689
TOTAL - - - £.	1,857,316	337,549	448,604	2,643,469

RETURN of the Highest and Lowest Rates at which the Bank has advanced Money on

Week ending	At 2½ per Cent.	At 2¾ per Cent.	At 3 per Cent.	At 3¼ per Cent.	At 3½ per Cent.	At 3¾ per Cent.	At 4 per Cent.	At 4¼ per Cent.	At 4½ per Cent.	At 5 per Cent.	TOTAL.
1845:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
January 4	222,266	-	15,485	-	-	-	-	-	-	-	237,751
11	11,905	-	10,192	-	-	-	-	-	-	-	22,097
18	8,609	-	10,035	-	-	-	-	-	-	-	18,644
25	24,605	-	17,988	-	-	-	-	-	-	-	42,593
February 1	19,145	-	13,452	-	-	-	-	-	-	-	32,597
8	139,340	-	21,968	-	-	-	-	-	-	-	161,308
15	268,328	-	26,035	-	-	-	-	-	-	-	294,363
22	224,988	-	31,261	-	-	-	-	-	-	-	256,249
March 1	117,128	-	17,650	-	-	-	-	-	-	-	134,778
8	101,882	-	23,001	-	-	-	-	-	-	-	124,883
15	259,757	-	51,150	-	5,506	-	473	-	-	-	316,886
22	223,088	-	15,425	-	6,074	-	2,765	-	-	-	247,352
29	491,678	-	14,729	-	10,143	-	5,211	-	-	-	521,761
April 5	225,631	11,669	10,146	-	6,843	-	5,470	-	-	-	259,759
12	66,469	4,941	15,782	-	2,970	-	3,290	-	-	-	93,452
19	310,080	50,526	16,217	-	6,929	-	916	-	-	-	384,668
26	77,043	11,035	11,435	4,181	2,280	-	1,563	-	-	-	107,537
May 3	484,121	5,515	20,416	3,793	1,064	-	498	-	-	-	515,407
10	265,921	24,120	12,983	900	2,525	-	1,965	-	-	-	308,414
17	449,550	18,242	15,679	-	2,945	-	5,726	-	-	-	492,142
24	251,271	10,276	9,808	1,884	8,983	-	1,981	-	-	-	294,203
31	292,135	22,229	8,427	-	4,907	-	7,070	-	-	-	334,768
June 7	144,464	25,134	10,135	949	3,746	-	-	-	-	-	184,428
14	65,238	19,232	22,520	1,516	352	-	3,521	-	-	-	112,379
21	267,121	8,041	4,470	-	980	-	1,271	-	-	-	281,883
28	447,982	1,687	13,771	-	1,876	-	6,666	-	-	-	471,982
July 5	533,178	2,296	18,496	3,947	3,378	-	1,660	-	-	-	562,955
12	135,903	14,775	16,327	1,262	-	-	6,826	-	-	-	175,093
19	360,827	12,547	14,338	-	1,500	-	1,490	-	-	-	390,702
26	349,122	6,260	8,629	-	5,116	-	3,165	-	-	-	372,292
August 2	685,792	5,747	631	4,434	1,414	-	2,585	-	-	-	700,603
9	255,529	4,708	16,071	818	7,349	-	1,189	-	-	-	285,664
16	190,065	7,763	23,431	988	1,950	-	2,000	-	-	-	226,197
23	86,153	6,667	27,012	2,836	265	-	1,917	-	-	-	124,850
30	124,566	5,804	10,782	-	1,725	-	3,360	-	-	-	146,237
Sept. 6	335,590	2,531	9,779	-	414	-	4,281	-	-	-	352,595
13	341,120	9,239	16,140	-	2,023	-	629	-	-	-	369,181
20	663,460	2,814	11,038	308	-	-	2,727	-	-	-	680,347
27	458,874	8,294	28,424	-	2,708	-	2,923	-	-	-	501,223
October 4	751,090	12,706	33,067	637	3,608	-	974	-	-	-	802,082
11	270,899	1,250	29,726	-	6,014	-	1,920	-	-	-	309,809
18	254,613	1,764	50,495	-	6,421	-	5,404	-	1,070	3,436	323,203
25	-	-	71,710	13,451	11,363	-	10,571	-	640	6,275	114,010
Nov. 1	-	-	1,061,499	13,340	7,350	-	8,187	-	3,057	3,888	1,097,321
8	-	-	642,336	34,649	212,268	15,444	71,503	1,218	9,184	11,056	997,658
15	-	-	-	-	731,645	11,681	64,441	6,465	30,581	19,575	864,388
22	-	-	-	-	386,463	3,069	78,297	16,553	22,042	14,959	521,383
29	-	-	-	-	429,875	3,719	72,504	5,035	21,899	18,524	551,556
Dec. 6	-	-	-	-	469,724	-	39,951	7,000	77,301	42,317	636,293
13	-	-	-	-	287,475	-	52,810	-	31,607	33,586	405,478
20	-	-	-	-	334,925	-	38,443	19,938	28,691	25,044	447,041
27	-	-	-	-	287,149	-	13,558	5,685	18,055	13,884	338,331
TOTAL - £.	11,256,526	317,842	2,530,091	89,893	3,270,245	33,913	541,701	61,894	244,127	192,544	18,538,776

SELECT COMMITTEE ON THE BANK ACTS.

65

Discount, with the Date at which each such Rate has been established, &c.—continued.

Week ending	At 3 per Cent.	At 3½ per Cent.	At 3¾ per Cent.	At 3½ per Cent.	At 4 per Cent.	At 4¼ per Cent.	At 4½ per Cent.	At 5 per Cent.	TOTAL	
1846:	£.	£.	£.	£.	£.	£.	£.	£.	£.	
January 3	-	-	-	440,230	-	19,941	22,382	7,777	18,112	508,442
10	-	-	-	241,074	2,502	32,638	56,880	33,050	8,956	375,100
17	-	-	-	469,652	14,690	39,017	3,613	57,204	7,385	591,561
24	-	-	-	1,044,370	29,643	70,278	7,704	50,435	40,399	1,242,829
31	-	-	-	1,360,957	64,618	80,174	36,504	74,803	63,424	1,680,480
February 7	-	-	-	859,641	44,607	221,629	11,155	74,910	39,376	1,251,318
14	-	-	-	1,008,569	22,261	186,987	6,142	29,481	21,933	1,275,373
21	-	-	-	1,590,396	46,773	105,461	10,521	18,734	17,122	1,789,007
28	-	-	-	576,752	5,888	145,250	29,422	31,163	16,024	804,499
March 7	-	-	-	522,398	12,441	121,199	3,956	24,564	2,269	686,827
14	-	-	-	511,614	24,206	122,598	16,722	27,186	10,321	712,647
21	-	-	-	1,028,537	13,847	65,261	-	15,850	852	1,124,347
28	-	-	-	927,532	26,417	89,049	-	3,995	1,403	1,048,396
April 4	-	-	-	657,885	11,022	56,031	3,208	8,757	3,757	740,660
11	-	-	-	726,213	26,736	94,624	6,988	13,898	4,691	873,150
18	-	-	-	404,058	50,532	46,890	4,891	11,343	2,131	519,845
25	-	-	-	250,319	32,128	45,759	-	9,019	6,598	343,823
May 2	-	-	-	682,295	13,588	67,669	2,377	7,989	-	773,918
9	-	-	-	840,984	62,950	106,866	5,263	7,764	579	1,024,406
16	-	-	-	856,739	27,427	92,407	1,615	17,649	13,900	1,009,737
23	-	-	-	630,092	25,536	80,279	6,524	1,084	3,070	746,585
30	-	-	-	600,396	24,435	65,022	6,182	3,133	-	699,168
June 6	-	-	-	295,014	19,650	62,641	3,664	6,778	-	387,747
13	-	-	-	679,397	13,675	71,924	5,111	12,203	-	782,310
20	-	-	-	581,530	26,945	55,965	-	2,994	518	667,952
27	-	-	-	518,399	21,895	65,091	-	1,490	890	607,765
July 4	-	-	-	572,893	18,269	48,952	584	3,274	-	643,972
11	-	-	-	338,638	27,086	52,239	-	1,491	-	419,454
18	-	-	-	355,298	36,118	35,545	-	4,069	-	431,030
25	-	-	-	191,769	22,564	19,771	-	3,442	-	237,546
August 1	-	-	-	218,752	15,198	34,916	527	100	-	269,493
8	-	-	-	584,464	20,115	57,686	-	300	-	662,565
15	-	-	-	355,484	17,189	66,474	-	92	-	439,239
22	-	-	-	171,559	31,185	54,147	-	-	-	256,891
29	74,888	7,595	113,439	17,555	14,681	-	-	-	-	228,158
September 5	190,528	25,986	47,372	4,846	5,775	-	-	-	-	274,507
12	300,250	2,298	33,797	2,461	4,921	-	-	2,000	-	345,727
19	580,925	29,519	23,889	-	2,403	-	-	-	-	636,736
26	478,215	15,245	40,177	6,701	10,255	-	-	738	819	552,150
October 3	513,286	6,927	47,240	3,488	10,546	-	-	120	-	581,607
10	598,561	26,102	26,221	-	6,100	-	-	379	-	657,363
17	200,327	20,608	47,464	-	7,087	-	-	-	-	275,486
24	97,884	33,418	22,019	-	9,632	-	-	-	-	162,953
31	269,391	32,492	23,740	-	12,715	-	-	-	-	338,338
November 7	311,592	51,551	30,841	1,854	10,654	-	1,288	4,075	699	412,554
14	571,455	80,583	53,806	-	31,639	-	-	-	-	737,483
21	748,235	43,234	29,430	-	9,052	-	-	-	-	829,951
28	372,006	37,948	38,394	-	7,789	-	-	4,874	-	461,011
December 5	455,565	44,560	33,495	-	31,122	-	-	5,862	-	570,604
12	427,195	96,963	48,244	2,730	24,303	-	-	-	-	599,435
19	226,314	25,291	19,741	2,643	13,998	-	-	-	-	287,987
26	546,870	72,541	23,978	-	30,113	-	-	-	-	673,502
Total - £.	6,963,487	652,861	21,797,187	894,414	2,823,165	253,223	584,069	285,228		34,253,634

APPENDIX TO REPORT FROM THE

RETURN of the Highest and Lowest Rates at which the Bank has advanced Money on

Week ending	At 3 per Cent.	At 3½ per Cent.	At 3¾ per Cent.	At 4 per Cent.	At 4¼ per Cent.	At 4½ per Cent.	At 4¾ per Cent.	At 5 per Cent.	At 5½ per Cent.	At 5¾ per Cent.	At 6 per Cent.		
1847:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
January 2	507,785	37,002	27,757	1,983	8,114	-	-	285	-	-	-		
9	352,387	45,957	39,583	-	19,524	-	-	-	-	-	-		
16	385,322	12,705	147,856	28,589	22,494	25,021	-	2,138	-	-	-		
23	-	-	364,516	7,709	114,751	24,677	32,736	37,256	-	-	1,418		
30	-	-	-	-	268,655	43,453	53,842	14,903	6,818	-	-		
February 6	-	-	-	-	550,262	95,834	42,862	15,117	4,690	-	9,052		
13	-	-	-	-	1,135,267	83,268	101,863	17,356	-	-	-		
20	-	-	-	-	408,111	31,776	51,125	13,598	-	-	3,966		
27	-	-	-	-	646,148	49,042	19,525	10,429	7,181	-	6,678		
March 6	-	-	-	-	1,054,333	69,180	97,219	15,899	-	-	-		
13	-	-	-	-	625,886	85,475	67,505	28,345	-	-	-		
20	-	-	-	-	461,043	23,717	71,305	47,821	5,366	-	-		
27	-	-	-	-	382,867	17,957	41,880	10,367	-	-	9,294		
April 3	-	-	-	-	759,573	17,811	89,524	36,401	1,756	-	-		
10	-	-	-	-	380,418	5,177	58,543	135,542	4,633	35,787	25,051		
17	-	-	-	-	-	-	-	174,123	6,783	84,710	40,436		
24	-	-	-	-	-	-	-	67,798	-	77,719	73,611		
May 1	-	-	-	-	-	-	-	495,082	20,014	434,564	6,318		
8	-	-	-	-	-	-	-	52,068	23,808	199,155	6,173		
15	-	-	-	-	-	-	-	90,479	-	179,111	775,297		
22	-	-	-	-	-	-	-	586,405	27,824	201,058	386,519		
29	-	-	-	-	-	-	-	566,032	15,609	79,991	98,664		
June 5	-	-	-	-	-	-	-	472,653	20,124	100,141	25,285		
12	-	-	-	-	-	-	-	780,825	43,144	136,690	78,733		
19	-	-	-	-	-	-	-	543,113	238,447	85,954	49,765		
26	-	-	-	-	-	-	-	516,045	26,200	62,769	19,522		
July 3	-	-	-	-	-	-	-	834,335	77,334	61,969	16,893		
10	-	-	-	-	-	-	-	501,729	146,245	108,467	5,399		
17	-	-	-	-	-	-	-	529,664	97,199	56,564	7,277		
24	-	-	-	-	-	-	-	409,188	57,331	50,762	-		
31	-	-	-	-	-	-	-	471,872	43,543	52,708	13,564		
August 7	-	-	-	-	-	-	-	94,993	3,587	311,762	38,908		
14	-	-	-	-	-	-	-	-	-	14,432	-		
21	-	-	-	-	-	-	-	-	-	510,663	147,835		
28	-	-	-	-	-	-	-	-	-	32,566	235,300		
Sept. 4	-	-	-	-	-	-	-	-	-	361,208	224,926		
11	-	-	-	-	-	-	-	-	-	322,674	200,102		
18	-	-	-	-	-	-	-	-	-	159,569	149,867		
25	-	-	-	-	-	-	-	-	-	110,450	223,226		
October 2	-	-	-	-	-	-	-	-	-	176,761	426,387		
9	-	-	-	-	-	-	-	-	-	291,677	693,979		
16	-	-	-	-	-	-	-	-	-	-	-		
23	-	-	-	-	-	-	-	-	-	-	-		
30	-	-	-	-	-	-	-	-	-	-	-		
Nov. 6	-	-	-	-	-	-	-	-	-	-	-		
13	-	-	-	-	-	-	-	-	-	-	-		
20	-	-	-	-	-	-	-	-	-	-	-		
27	-	-	-	-	-	-	-	-	-	-	-		
Dec. 4	-	-	-	-	-	-	-	-	-	-	-		
11	-	-	-	-	-	-	-	-	-	-	-		
18	-	-	-	-	-	-	-	-	-	-	-		
24	-	-	-	-	-	-	-	-	-	-	-		
TOTAL - £.	1,245,494	95,664	579,712	38,281	6,837,446	547,367	753,040	33,756	7,759,795	861,728	4,924,484	279,205	6,439,165

Bank of England,
18 January 1848.

Discount, with the Date at which each such Rate has been established, &c.—continued.

At 6½ per Cent.	At 6½ per Cent.	At 6½ per Cent.	At 7 per Cent.	At 7½ per Cent.	At 7½ per Cent.	At 7½ per Cent.	At 8 per Cent.	At 8½ per Cent.	At 8½ per Cent.	At 8½ per Cent.	At 9 per Cent.	At 9½ per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
-	-	-	-	-	-	-	-	-	-	-	-	-	582,926
-	-	-	-	-	-	-	-	-	-	-	-	-	457,451
-	-	-	-	-	-	-	-	-	-	-	-	-	624,125
-	-	-	-	-	-	-	-	-	-	-	-	-	583,063
-	-	-	-	-	-	-	-	-	-	-	-	-	387,671
-	-	-	-	-	-	-	-	-	-	-	-	-	717,817
-	-	-	-	-	-	-	-	-	-	-	-	-	1,341,307
-	-	-	-	-	-	-	-	-	-	-	-	-	508,576
-	-	-	-	-	-	-	-	-	-	-	-	-	739,003
-	-	-	-	-	-	-	-	-	-	-	-	-	1,236,631
-	-	-	-	-	-	-	-	-	-	-	-	-	823,185
-	-	-	-	-	-	-	-	-	-	-	-	-	620,666
-	-	-	-	-	-	-	-	-	-	-	-	-	462,365
-	3,741	-	3,084	-	-	-	-	-	-	-	-	-	905,065
-	1,162	-	1,436	-	-	-	-	-	-	-	-	-	654,881
-	1,164	-	-	-	-	-	-	-	-	-	-	-	321,385
-	-	-	-	-	-	-	-	-	-	-	-	-	220,292
-	42,742	-	-	-	-	-	-	-	-	-	-	-	1,213,915
-	158,773	-	-	-	-	-	-	-	-	-	-	-	1,215,274
-	80,112	-	11,725	-	-	-	-	-	-	-	-	-	747,946
-	8,807	-	-	-	-	-	-	-	-	-	-	-	930,020
-	16,316	-	-	-	-	-	-	-	-	-	-	-	703,133
-	-	-	-	-	-	-	-	-	-	-	-	-	671,651
-	-	-	-	-	-	-	-	-	-	-	-	-	1,010,424
-	-	-	-	-	-	-	-	-	-	-	-	-	887,036
-	-	-	-	-	-	-	-	-	-	-	-	-	621,907
-	-	-	-	-	-	-	-	-	-	-	-	-	979,037
-	-	-	-	-	-	-	-	-	-	-	-	-	751,441
-	-	-	-	-	-	-	-	-	-	-	-	-	690,704
-	-	-	-	-	-	-	-	-	-	-	-	-	531,311
-	-	-	-	-	-	-	-	-	-	-	-	-	607,031
55,130	46,461	-	-	-	-	-	-	-	-	-	-	-	674,200
41,986	40,909	19,046	2,736	-	-	-	-	-	-	-	-	-	883,206
32,170	68,469	-	6,500	-	-	-	-	-	-	-	-	-	724,181
68,806	24,922	4,891	-	-	-	-	-	-	-	-	-	-	636,374
81,592	49,706	4,582	-	-	-	-	-	-	-	-	-	-	455,425
55,787	37,884	5,184	3,000	-	-	-	-	-	-	-	-	-	458,598
78,075	54,968	3,700	2,000	-	-	-	-	-	-	-	-	-	748,145
110,878	36,979	6,329	91,494	-	-	-	-	-	-	-	-	-	1,368,154
74,477	203,777	47,078	27,184	-	-	-	-	-	-	-	-	-	1,187,562
66,873	473,474	107,453	120,874	-	2,644	-	-	-	-	-	-	-	1,535,432
17,481	304,497	71,733	312,431	49,788	195,514	14,171	134,456	-	13,973	-	223,044	-	1,661,774
-	2,922	84,171	-	-	144,266	-	265,541	3,092	108,980	1,825	314,283	-	971,083
-	-	-	-	-	-	-	527,486	10,637	108,356	-	194,598	-	841,077
-	-	-	-	-	-	-	195,067	5,439	240,302	-	24,613	4,856	470,277
-	-	-	-	-	-	-	207,505	55,994	157,014	2,470	1,911	-	439,894
-	-	-	-	-	-	-	191,604	13,960	79,579	-	22,312	-	307,455
-	-	-	324,075	19,430	47,515	-	158,637	-	-	-	-	-	549,657
16,875	77,158	-	198,385	1,801	21,552	-	-	-	-	-	-	-	506,384
43,997	86,863	-	23,315	-	-	-	-	-	-	-	-	-	539,046
68,405	42,285	-	4,820	-	-	-	-	-	-	-	-	-	318,505
28,309	51,977	-	-	-	-	-	-	-	-	-	-	-	370,919
841,841	1,906,168	354,167	1,133,059	71,019	411,491	14,171	1,680,296	89,122	708,204	4,295	780,761	4,856	38,394,587

M. Marshall,
Chief Cashier.

Appendix, No. 7.

RETURN of the several RATES at which the BANK has Discounted BILLS of EXCHANGE, together with to the Week ending 27th December 1856, both inclusive (in continuation of Appendix,

Week ending	3 per Cent.	3 $\frac{1}{4}$ per Cent.	3 $\frac{1}{2}$ per Cent.	3 $\frac{3}{4}$ per Cent.	4 per Cent.
	£.	£.	£.	£.	£.
1848:					
January 1	-	-	-	-	-
8	-	-	-	-	-
15	-	-	-	-	-
22	-	-	-	-	-
29	-	-	-	-	62,520
February 5	-	-	-	-	67,638
12	-	-	-	-	60,697
19	-	-	-	-	123,963
26	-	-	-	-	76,305
March 4	-	-	-	-	114,238
11	-	-	-	-	126,223
18	-	-	-	-	119,272
25	-	-	-	-	73,027
April 1	-	-	-	-	128,947
8	-	-	-	-	164,471
15	-	-	-	-	86,994
22	-	-	-	-	68,901
29	-	-	-	-	69,848
May 6	-	-	-	-	58,665
13	-	-	-	-	78,566
20	-	-	-	-	54,935
27	-	-	-	-	116,247
June 3	-	-	-	-	76,790
10	-	-	-	-	53,273
17	-	-	37,397	10,364	21,030
24	-	-	108,106	19,288	18,734
July 1	-	-	63,061	43,714	25,760
8	-	-	124,796	46,951	22,843
15	-	-	84,995	37,428	7,659
22	-	-	42,824	23,558	6,188
29	-	-	56,840	17,972	12,155
August 5	-	-	54,270	14,979	14,986
12	-	-	45,287	21,433	18,138
19	-	-	32,156	24,276	14,797
26	-	-	81,506	41,346	33,860
September 2	-	-	43,015	28,760	32,110
9	-	-	70,579	30,405	23,254
16	-	-	39,355	28,982	10,787
23	-	-	54,660	22,493	4,266
30	-	-	30,353	25,593	15,205
October 7	-	-	61,686	38,857	29,705
14	-	-	45,036	14,999	19,740
21	-	-	38,519	23,792	2,223
28	-	-	41,962	26,081	18,860
November 4	-	23,228	15,685	8,792	14,245
11	-	48,682	20,687	-	-
18	-	63,945	21,308	3,120	14,429
25	-	59,403	13,298	-	2,431
December 2	-	54,771	22,823	566	2,826
9	-	116,553	24,625	313	1,144
16	-	72,387	22,366	-	6,872
23	-	73,660	35,268	-	8,500
30	-	71,860	25,524	-	1,183
£.	589,889	210,586	1,289,119	563,017	2,185,460

Appendix, No. 7.

the Weekly Amount of Money Discounted under each such Rate, from the Week ending 1st January 1848
No. 14, to the Report from the Select Committee on Commercial Distress, 1848).

4 ¼ per Cent.	4 ½ per Cent.	5 per Cent.	5 ¼ per Cent.	5 ½ per Cent.	6 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.
- - -	- - -	248,076	67,329	66,866	4,633	386,904
- - -	- - -	114,970	107,860	98,376	4,489	325,695
- - -	- - -	228,850	54,110	91,408	14,090	388,458
- - -	- - -	79,517	29,335	39,637	1,206	149,695
13,646	17,439	27,429	3,197	19,238	3,935	147,404
67,278	40,599	- - -	- - -	- - -	- - -	175,515
56,983	71,795	15,665	- - -	- - -	- - -	206,140
25,277	30,445	- - -	- - -	- - -	- - -	179,685
32,500	28,400	- - -	- - -	- - -	- - -	137,205
75,526	51,824	11,100	- - -	- - -	- - -	252,688
29,248	58,502	15,482	- - -	- - -	- - -	229,455
42,158	32,311	11,392	- - -	- - -	- - -	205,133
31,287	61,139	3,442	- - -	- - -	- - -	168,895
35,996	46,068	7,623	- - -	- - -	- - -	218,634
37,919	44,861	5,046	- - -	- - -	- - -	252,297
34,907	38,791	18,609	- - -	- - -	- - -	179,301
27,707	11,478	608	- - -	- - -	- - -	108,694
16,518	31,158	1,244	- - -	- - -	- - -	118,768
41,616	34,834	- - -	- - -	- - -	- - -	135,115
30,344	15,947	- - -	- - -	- - -	- - -	124,857
26,670	18,510	18,200	- - -	- - -	- - -	118,315
17,164	14,605	- - -	- - -	- - -	- - -	148,016
48,664	18,653	- - -	- - -	- - -	- - -	144,107
31,262	153,899	- - -	- - -	- - -	- - -	238,434
12,839	12,263	10,000	- - -	- - -	- - -	103,893
- - -	60,000	10,000	- - -	- - -	- - -	216,078
- - -	5,826	- - -	- - -	- - -	- - -	136,361
- - -	10,000	- - -	- - -	- - -	- - -	204,590
- - -	18,000	- - -	- - -	- - -	- - -	148,082
- - -	54,000	15,000	- - -	- - -	- - -	141,570
- - -	15,000	- - -	- - -	- - -	- - -	101,967
- - -	6,477	- - -	- - -	- - -	- - -	90,712
1,000	35,411	500	- - -	- - -	- - -	121,769
- - -	10,690	15,000	- - -	- - -	- - -	96,019
- - -	10,000	- - -	- - -	- - -	- - -	166,772
- - -	5,000	- - -	- - -	- - -	- - -	108,885
- - -	37,000	- - -	- - -	- - -	- - -	170,238
- - -	160,000	- - -	- - -	- - -	- - -	239,124
- - -	- - -	10,000	- - -	- - -	- - -	91,424
- - -	70,000	- - -	- - -	- - -	- - -	141,151
- - -	10,000	- - -	- - -	- - -	- - -	140,248
1,452	- - -	- - -	- - -	- - -	- - -	84,227
- - -	30,000	15,000	- - -	- - -	- - -	109,539
- - -	20,000	158	- - -	- - -	- - -	107,061
- - -	8,000	- - -	- - -	- - -	- - -	89,991
- - -	10,000	- - -	- - -	- - -	- - -	95,282
- - -	10,000	- - -	- - -	- - -	- - -	129,704
- - -	5,000	15,000	- - -	- - -	- - -	109,479
10,000	- - -	- - -	- - -	- - -	- - -	105,248
- - -	297,000	- - -	- - -	- - -	- - -	455,598
- - -	- - -	10,000	- - -	- - -	- - -	108,562
- - -	5,000	10,000	- - -	- - -	- - -	153,741
- - -	- - -	- - -	- - -	- - -	- - -	126,952
747,961	1,725,925	917,911	261,831	315,525	28,353	8,835,577

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank has Discounted Bills of Exchange, together

Week ending	2 $\frac{1}{2}$ per Cent.	2 $\frac{3}{4}$ per Cent.	3 per Cent.	3 $\frac{1}{2}$ per Cent.	3 $\frac{1}{2}$ per Cent.	4 per Cent.	4 $\frac{1}{2}$ per Cent.	4 $\frac{1}{2}$ per Cent.	5 per Cent.	TOTAL
1849:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
January 6	-	-	32,968	22,887	15,272	4,067	-	-	-	75,194
18	-	-	50,397	30,427	13,605	3,118	-	-	33,000	130,547
20	-	-	67,695	20,832	8,847	2,569	-	-	-	99,943
27	-	-	43,397	26,634	17,133	4,842	-	-	15,000	107,006
February 9	-	-	48,081	16,085	9,012	1,176	-	-	-	74,304
10	-	-	28,334	21,708	11,638	6,335	-	-	-	68,515
17	-	-	27,936	9,799	8,385	3,195	-	-	2,230	51,545
24	-	-	47,807	7,930	7,645	1,648	-	-	2,000	81,530
March 8	-	-	46,460	29,346	14,690	4,253	1,196	-	-	95,954
10	-	-	69,438	19,989	6,006	1,580	-	-	165,000	202,012
17	-	-	54,243	20,962	6,496	2,217	-	-	10,000	93,828
24	-	-	30,890	10,593	3,045	2,586	-	-	10,000	57,114
31	-	-	42,700	24,251	7,077	3,493	-	-	10,000	87,523
April 7	-	-	54,887	15,141	7,310	2,990	-	-	95,000	174,338
14	-	-	72,364	22,412	3,240	2,890	-	-	12,000	112,915
21	-	-	53,445	12,208	5,938	3,664	-	-	3,000	78,255
28	-	-	57,316	6,259	1,544	-	-	-	2,000	63,119
May 5	-	-	46,552	10,154	4,282	1,420	-	-	-	62,408
12	-	-	61,011	6,864	8,104	-	-	-	60,000	125,979
19	-	-	42,213	3,626	2,034	-	-	-	-	47,873
26	-	-	65,781	1,141	485	-	-	-	3,000	85,357
June 2	-	-	41,466	13,093	1,632	-	-	-	-	56,191
9	-	-	57,810	9,623	4,453	926	-	-	-	72,812
16	-	-	90,939	1,192	2,062	-	-	-	22,000	116,193
23	-	-	74,707	6,407	3,671	1,379	-	-	10,000	91,164
30	-	-	62,705	4,119	1,612	-	-	-	3,878	82,114
July 7	-	-	69,640	2,623	1,808	2,719	-	-	-	76,770
14	-	-	63,844	5,401	1,332	-	-	-	10,000	80,577
21	-	-	39,778	3,267	3,567	-	-	-	9,000	60,611
28	-	-	49,865	5,690	1,431	-	-	-	15,000	71,886
August 4	-	-	32,645	12,700	155	529	-	-	-	46,029
11	-	-	53,939	5,737	1,603	546	-	-	-	61,825
18	-	-	52,029	7,619	1,405	-	-	-	3,000	64,053
25	-	-	65,041	4,122	5,450	-	-	-	-	74,613
September 1	-	-	32,153	2,460	6,333	-	-	-	15,000	55,946
8	-	-	31,767	10,850	14,858	-	-	-	-	57,475
15	-	-	59,069	12,787	19,538	414	-	-	10,000	101,808
22	-	-	61,757	16,250	578	2,600	-	-	10,000	91,185
29	-	-	43,627	4,218	2,344	100	-	-	1,000	61,289
October 6	-	-	73,559	17,945	25,574	4,896	-	-	14,810	136,784
13	-	-	50,792	6,031	1,470	7,157	-	-	5,000	70,450
20	-	-	65,559	7,942	4,515	-	-	-	-	78,016
27	-	-	34,285	12,221	3,188	3,181	-	-	2,000	54,875
November 3	-	-	44,960	6,418	8,192	529	-	-	15,000	75,108
10	-	-	47,634	13,944	6,889	8,777	-	-	-	77,244
17	-	-	39,692	10,656	4,974	3,354	-	-	10,000	68,676
24	16,572	16,778	36,552	-	2,478	2,441	-	-	4,000	78,821
December 1	33,679	20,872	16,090	1,097	1,651	203	-	-	15,000	88,594
8	113,712	25,061	12,649	-	2,197	739	-	-	-	154,358
15	33,463	18,640	12,220	-	81	-	-	-	-	64,404
22	64,797	13,043	2,511	-	-	-	-	-	15,000	95,351
29	101,867	15,124	4,586	-	-	-	-	-	10,000	131,577
£.	364,090	109,518	2,467,753	548,509	296,739	91,556	1,196	442,108	184,810	4,506,279

with the Weekly Amount of Money Discounted under each such Rate, &c.—continued.

Week ending	2½ per Cent.	2½ per Cent.	3 per Cent.	3½ per Cent.	3½ per Cent.	4 per Cent.	5 per Cent.	TOTAL.
1850:	£.	£.	£.	£.	£.	£.	£.	£.
January 5	72,902	17,598	9,619	-	1,000	-	10,000	111,119
12	52,408	17,954	9,871	-	313	-	-	80,541
19	59,487	8,008	9,404	-	3,883	342	-	81,074
26	43,833	8,176	10,219	-	-	442	-	62,670
February 2	72,592	21,083	7,047	-	603	-	15,000	116,325
9	78,887	17,546	4,921	-	1,399	295	-	103,048
16	56,480	13,815	12,623	-	600	542	-	84,060
23	78,011	20,741	13,680	-	-	427	-	112,868
March - 2	78,515	70,766	8,382	-	1,823	-	-	159,498
9	66,018	13,627	11,490	-	1,008	-	15,000	107,143
16	78,022	14,464	10,409	-	404	-	-	103,299
23	47,813	11,608	17,942	-	1,726	-	-	79,089
30	85,931	8,587	8,534	-	6,301	279	-	104,623
April - 6	53,983	16,416	12,876	-	818	-	20,000	104,093
13	74,773	16,561	4,619	-	1,771	-	-	97,724
20	55,267	8,442	5,877	-	-	881	-	69,937
27	61,538	7,349	10,929	-	-	892	-	80,208
May - 4	94,153	15,357	8,501	-	1,606	-	-	119,797
11	51,637	17,729	15,950	787	-	-	-	86,103
18	45,883	15,037	8,498	-	412	-	-	62,830
25	56,156	12,639	4,438	-	251	1,000	-	74,482
June - 1	46,068	4,159	10,411	-	4,771	-	-	65,409
8	95,661	24,038	10,524	-	1,144	-	-	131,367
15	71,085	16,724	8,603	-	206	-	-	96,568
22	53,634	48,313	14,359	-	-	-	-	111,306
29	92,718	11,040	4,510	-	1,476	-	-	109,744
July - 6	118,247	18,370	5,848	-	-	-	-	142,465
13	65,523	18,842	13,399	-	267	-	-	97,931
20	70,870	10,348	3,295	-	338	-	-	84,851
27	64,680	4,502	10,505	-	955	-	-	80,542
August - 3	56,550	31,830	5,405	-	239	-	-	94,024
10	92,037	9,336	8,459	-	380	-	-	110,212
17	81,248	16,866	12,005	-	-	-	-	110,119
24	109,532	22,441	12,367	-	175	-	-	144,515
31	124,522	11,238	18,750	-	80	-	-	154,590
September 7	207,731	18,550	41,496	-	1,708	-	-	269,485
14	115,026	21,684	5,735	-	195	-	-	142,640
21	118,766	28,486	6,011	-	-	-	-	153,263
28	79,758	14,807	7,848	-	989	1,000	-	104,402
October 5	135,534	19,871	6,950	-	-	-	-	162,355
12	77,311	11,222	6,272	-	-	-	-	94,805
19	130,092	9,354	8,332	-	922	-	-	148,700
26	68,840	5,877	7,245	-	-	-	-	81,962
November 2	60,195	20,624	8,755	-	-	-	-	89,574
9	165,750	29,396	2,642	-	-	610	-	198,398
16	162,083	52,519	10,944	-	-	-	-	225,546
23	346,420	20,400	17,557	-	-	1,449	-	385,826
30	382,134	15,725	10,839	-	-	175	-	408,873
December 7	315,424	24,418	22,424	-	-	-	-	362,266
14	186,309	25,949	7,820	8,117	366	202	-	228,763
21	342,478	29,724	9,793	-	412	-	-	382,407
28	256,198	10,718	226,637	3,195	1,240	1,288	-	499,276
£.	5,656,528	955,874	746,516	12,099	39,781	8,765	60,000	7,479,563

APPENDIX TO REPORT FROM THE

RETURN of the several Rates at which the Bank has Discounted Bills of Exchange, together

Week ending	3 per Cent.	3½ per Cent.	3¾ per Cent.	3½ per Cent.	4 per Cent.	TOTAL.
1851 :	£.	£.	£.	£.	£.	£.
January 4 -	383,123	49,916	10,806	- - -	4,686	448,531
11 -	174,119	32,398	10,343	- - -	2,039	218,899
18 -	184,147	39,703	5,678	- - -	585	230,113
25 -	61,944	21,622	1,533	- - -	13,450	98,669
February 1 -	104,032	6,792	10,715	- - -	3,547	125,086
8 -	171,472	28,163	15,404	- - -	-	215,039
15 -	203,406	40,805	9,707	- - -	2,336	256,254
22 -	445,941	14,019	23,861	- - -	1,523	487,844
March - 1 -	441,583	8,179	7,374	- - -	4,435	461,571
8 -	218,041	41,384	9,339	- - -	12,049	280,813
15 -	192,940	25,946	1,484	5,740	1,629	227,739
22 -	168,316	10,330	30,735	- - -	1,073	216,444
29 -	226,343	27,376	4,539	- - -	234	258,492
April - 5 -	263,999	18,705	4,604	- - -	555	287,863
12 -	149,768	14,574	16,966	- - -	1,744	183,052
19 -	126,565	14,829	1,974	- - -	800	143,668
26 -	94,773	31,463	3,412	- - -	-	129,648
May - 3 -	223,044	24,463	8,926	- - -	2,066	258,499
10 -	241,949	39,731	32,967	- - -	19,666	334,313
17 -	534,251	28,000	20,161	- - -	15,838	598,250
24 -	433,905	14,201	8,664	- - -	734	457,504
31 -	422,055	16,529	3,708	- - -	10,382	452,674
June - 7 -	325,653	18,566	7,710	- - -	8,743	360,672
14 -	285,298	27,950	11,761	- - -	1,826	326,835
21 -	192,676	13,573	11,872	- - -	7,132	225,303
28 -	175,907	9,215	31,897	- - -	5,506	222,525
July - 5 -	172,826	14,913	7,937	- - -	1,086	196,762
12 -	187,765	20,445	8,229	- - -	239	222,678
19 -	278,037	15,191	1,807	- - -	261	295,296
26 -	168,830	11,076	3,427	- - -	2,440	185,773
August - 2 -	283,002	13,998	11,378	- - -	1,916	310,294
9 -	567,085	19,065	16,134	- - -	349	602,633
16 -	721,656	83,057	30,691	- - -	20,957	856,361
23 -	432,693	53,551	38,526	1,680	1,824	528,274
30 -	313,950	25,355	14,211	- - -	8,638	362,174
September 6 -	392,425	20,543	10,519	- - -	455	423,942
13 -	339,385	46,812	12,162	- - -	2,570	400,929
20 -	368,995	28,838	18,286	- - -	358	416,477
27 -	384,575	25,333	9,574	- - -	250	419,732
October 4 -	372,574	19,252	15,086	- - -	2,807	409,719
11 -	195,164	31,909	18,213	- - -	1,187	246,473
18 -	210,211	13,133	1,889	- - -	1,100	226,333
25 -	113,975	8,836	5,786	- - -	-	128,597
November 1 -	77,259	8,688	5,538	- - -	-	91,485
8 -	166,605	20,450	4,009	- - -	1,013	192,077
15 -	142,578	36,898	3,648	- - -	3,357	186,481
22 -	105,642	6,967	4,146	- - -	1,923	118,678
29 -	113,149	16,104	5,729	- - -	-	134,982
December 6 -	248,991	20,669	1,319	- - -	-	270,979
13 -	203,520	33,321	12,879	- - -	700	250,420
20 -	128,967	10,438	9,715	- - -	-	149,120
27 -	134,850	13,775	3,710	- - -	-	151,835
£.	13,260,459	1,243,049	588,698	7,420	175,578	15,284,204

with the Weekly Amount of Money Discounted under each such Rate, &c.—*continued.*

Week ending	2 per Cent.	2½ per Cent.	2½ per Cent.	2½ per Cent.	3 per Cent.	3½ per Cent.	3½ per Cent.	TOTAL.
	£.	£.	£.	£.	£.	£.	£.	£.
1852:								
January 3	-	-	120,702	6,868	253,574	6,576	666	388,386
10	-	-	184,299	11,957	15,377	-	1,393	213,026
17	-	-	130,308	32,560	6,993	-	-	169,861
24	-	-	112,292	17,632	5,776	-	-	135,700
31	-	-	68,077	5,764	2,557	-	-	76,398
February 7	-	-	193,502	36,128	10,686	-	-	240,316
14	-	-	109,475	18,777	5,285	-	-	133,537
21	-	-	94,615	11,396	3,584	-	-	109,595
28	-	-	111,569	6,386	7,300	-	-	125,255
March 6	-	-	140,044	14,982	4,954	-	-	159,980
13	-	-	102,558	44,929	6,149	-	-	153,636
20	-	-	71,402	15,196	6,723	-	-	93,321
27	-	-	60,722	7,964	3,202	-	-	71,888
April 3	-	-	92,795	28,422	4,713	-	-	125,930
10	-	-	73,113	9,913	8,137	-	-	91,163
17	-	-	104,425	2,116	842	-	-	107,383
24	52,802	7,006	55,367	1,607	4,318	-	-	121,100
May 1	98,173	17,676	8,554	-	-	-	-	124,403
8	82,252	13,025	14,803	-	1,032	-	-	111,112
15	153,029	12,013	5,625	-	2,894	-	-	173,561
22	85,926	6,409	4,764	-	459	-	-	97,558
29	90,636	4,839	9,280	-	825	-	-	105,580
June 5	91,841	12,870	3,687	-	980	-	-	109,378
12	97,624	14,208	4,055	-	45	-	-	115,932
19	112,664	3,525	1,775	-	863	-	-	118,827
26	85,045	16,644	7,659	-	1,155	-	-	110,503
July 3	115,460	12,702	3,229	-	-	-	-	131,391
10	104,316	17,899	2,785	-	926	-	-	125,926
17	112,613	9,347	11,580	-	85	-	-	133,625
24	218,193	21,146	9,019	-	2,968	-	-	251,326
31	89,847	8,303	2,353	-	-	-	-	100,503
August 7	84,838	10,978	3,562	-	1,770	-	-	101,148
14	71,642	16,903	12,441	-	464	-	-	101,450
21	111,659	11,177	12,749	-	2,291	-	-	137,876
28	108,368	9,528	2,232	-	189	-	-	120,317
September 4	81,392	6,829	4,156	-	2,137	-	-	94,514
11	140,160	7,959	7,490	-	-	-	-	155,609
18	98,327	9,796	2,694	-	1,023	-	-	111,840
25	162,465	6,642	3,088	-	840	-	-	173,035
October 2	127,695	46,818	3,379	-	2,539	-	-	180,431
9	146,165	10,377	10,929	-	508	-	-	167,979
16	106,343	9,312	3,290	-	1,102	-	-	120,047
23	77,117	10,116	5,015	-	1,611	-	-	93,859
30	87,124	4,636	5,697	-	-	-	-	97,457
November 6	158,302	19,967	2,842	-	2,852	-	-	183,963
13	190,044	5,402	3,070	-	-	-	-	198,516
20	246,226	12,833	11,841	-	395	-	-	271,295
27	227,515	4,816	4,764	-	2,685	-	-	239,780
December 4	189,372	23,541	3,324	-	61	-	-	216,298
11	143,332	26,193	5,158	-	598	-	-	178,281
18	239,862	32,455	8,280	-	2,085	-	-	282,632
25	197,548	6,880	4,979	-	227	-	-	209,634
£.	4,588,917	470,770	2,035,363	272,597	385,779	6,576	2,059	7,762,061

APPENDIX TO REPORT FROM THE

Returns of the several Rates at which the Bank has Discounted Bills of Exchange, together

Week ending	2 per Cent.	2½ per Cent.	3 per Cent.	3½ per Cent.	4 per Cent.	4½ per Cent.	5 per Cent.	5½ per Cent.
	£.	£.	£.	£.	£.	£.	£.	£.
1853:								
January 1	766,187	8,946	8,574	-	1,431	-	-	-
8	77,348	2,249	47,244	920	4,261	-	1,158	-
15	-	-	950,859	12,293	1,567	-	2,362	-
22	-	-	587,049	7,061	78,892	6,055	2,810	-
29	-	-	-	-	120,561	7,431	8,187	-
February 5	-	-	-	-	320,988	16,462	9,940	-
12	-	-	-	-	289,335	31,828	6,873	-
19	-	-	-	-	982,111	84,296	6,143	-
26	-	-	-	-	764,055	10,914	6,877	-
March 5	-	-	-	-	794,281	26,177	11,340	-
12	-	-	-	-	478,825	7,958	8,139	-
19	-	-	-	-	413,656	10,068	1,436	-
26	-	-	-	-	353,828	11,109	7,444	-
April 2	-	-	-	-	562,060	5,371	7,343	-
9	-	-	-	-	434,767	31,657	5,181	-
16	-	-	-	-	165,561	1,354	1,117	-
23	-	-	-	-	153,502	19,807	2,615	-
30	-	-	-	-	128,127	9,038	2,294	-
May 7	-	-	-	-	536,187	5,825	5,299	-
14	-	-	-	-	379,978	25,704	4,718	-
21	-	-	-	-	470,882	10,058	6,007	-
28	-	-	-	-	865,467	16,148	1,106	-
June 4	-	-	-	-	680,770	7,019	117,490	3,365
11	-	-	-	-	-	-	159,573	14,523
18	-	-	-	-	-	-	152,898	16,855
25	-	-	-	-	-	-	181,488	5,637
July 2	-	-	-	-	-	-	375,252	5,840
9	-	-	-	-	-	-	214,445	17,470
16	-	-	-	-	-	-	301,623	4,320
23	-	-	-	-	-	-	112,457	14,718
30	-	-	-	-	-	-	292,437	9,986
August 6	-	-	-	-	-	-	830,737	15,510
13	-	-	-	-	-	-	461,007	12,670
20	-	-	-	-	-	-	463,526	8,886
27	-	-	-	-	-	-	218,860	5,234
September 3	-	-	-	-	-	-	130,872	6,813
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
October 1	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
November 5	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-
December 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
31	-	-	-	-	-	-	-	-
£.	843,480	11,195	1,543,226	20,274	8,430,592	294,279	4,099,504	140,836

with the Weekly Amount of Money Discounted under each such Rate, &c.—continued.

4 per Cent.	4½ per Cent.	4¾ per Cent.	5 per Cent.	5½ per Cent.	5¾ per Cent.	6 per Cent.	TOTAL.	
£.	£.	£.	£.	£.	£.	£.	£.	
-	-	-	-	-	-	-	785,088	
-	-	-	-	-	-	-	133,175	
-	-	-	-	-	-	-	966,581	
1,971	-	-	-	-	-	-	633,838	
141	-	-	-	-	-	-	136,320	
-	-	-	-	-	-	-	347,890	
1,082	-	-	-	-	-	-	328,618	
2,040	-	-	-	-	-	-	974,590	
2,519	-	-	-	-	-	-	784,865	
-	-	-	-	-	-	-	831,798	
3,689	-	-	-	-	-	-	498,611	
-	-	-	-	-	-	-	425,160	
1,164	-	-	-	-	-	-	373,545	
742	-	-	-	-	-	-	575,516	
1,102	-	-	-	-	-	-	472,657	
-	-	-	-	-	-	-	168,082	
-	-	-	-	-	-	-	175,924	
-	-	-	-	-	-	-	139,459	
-	-	-	-	-	-	-	547,311	
-	-	-	-	-	-	-	410,400	
-	-	-	-	-	-	-	486,447	
-	-	-	-	-	-	-	582,721	
2,538	-	1,079	-	-	-	-	812,261	
3,982	1,498	-	-	-	-	-	179,576	
5,708	2,315	-	-	-	-	-	177,776	
12,506	-	978	-	-	-	-	170,609	
6,703	2,163	-	-	-	-	-	389,458	
24,017	-	-	-	-	-	-	255,932	
9,288	-	1,197	-	-	-	-	316,428	
1,397	-	-	-	-	-	-	128,572	
2,176	-	-	-	-	-	-	304,599	
10,179	-	-	-	-	-	-	865,426	
8,620	-	-	-	-	-	-	482,306	
6,041	-	994	-	-	-	-	478,947	
817	-	-	-	-	-	-	224,911	
315,892	5,299	3,647	-	-	-	-	462,523	
551,387	10,481	7,249	-	882	-	-	569,999	
1,368,222	22,805	85,177	6,600	3,264	-	-	1,486,068	
-	-	469,437	51,209	4,646	-	-	525,292	
-	-	695,153	26,416	312,479	10,589	6,872	1,051,509	
-	-	-	-	355,498	35,494	4,709	395,701	
-	-	-	-	676,536	18,864	5,675	702,400	
-	-	-	-	361,567	15,905	6,780	384,252	
-	-	-	-	238,852	57,134	10,754	306,740	
-	-	-	-	379,142	20,175	2,118	401,435	
-	-	-	-	309,812	26,114	3,867	343,297	
-	-	-	-	247,798	31,101	11,126	291,278	
-	-	-	-	602,621	13,610	17,003	633,234	
-	-	-	-	797,549	24,328	8,380	830,257	
-	-	-	-	448,145	14,597	8,764	471,506	
-	-	-	-	414,315	8,401	8,151	430,867	
-	-	-	-	564,642	6,135	8,589	579,366	
-	-	-	-	673,776	13,897	7,237	694,910	
2,343,923	44,561	1,264,911	84,225	6,391,524	296,344	110,025	6,082	25,924,981

RETURN of the several Rates at which the Bank has Discounted Bills of Exchange, together

Week ending	5 per Cent.	5½ per Cent.	5¾ per Cent.	5½ per Cent.	6 per Cent.	6¼ per Cent.	TOTAL
1854 :	£.	£.	£.	£.	£.	£.	£.
January 7 -	375,593	15,914	8,059	- - -	- - -	- - -	399,566
14 -	267,678	23,578	9,788	- - -	- - -	- - -	300,994
21 -	281,515	24,328	3,907	- - -	- - -	- - -	309,750
28 -	162,722	16,395	2,489	- - -	- - -	- - -	181,606
February 4 -	201,545	32,919	7,224	- - -	- - -	- - -	241,688
11 -	213,710	17,144	7,505	- - -	- - -	- - -	238,359
18 -	161,559	16,133	4,411	- - -	- - -	- - -	182,103
25 -	150,154	12,707	1,533	- - -	- - -	- - -	164,394
March - 4 -	189,430	11,374	9,315	- - -	- - -	- - -	210,669
11 -	164,586	17,994	11,865	- - -	- - -	- - -	194,445
18 -	995,203	12,044	2,355	- - -	- - -	- - -	1,009,602
25 -	1,022,259	5,692	4,476	- - -	- - -	- - -	1,032,427
April - 1 -	802,854	12,269	2,520	- - -	- - -	- - -	817,643
8 -	559,666	20,525	410	- - -	- - -	- - -	580,601
15 -	226,419	8,217	2,346	- - -	- - -	- - -	236,982
22 -	156,116	3,065	666	- - -	- - -	- - -	159,847
29 -	322,366	14,379	1,177	- - -	- - -	- - -	337,922
May - 6 -	724,798	11,428	2,889	- - -	- - -	- - -	739,115
13 -	369,275	4,904	327,434	6,642	- - -	- - -	708,255
20 -	- - -	- - -	643,646	14,219	3,863	- - -	661,728
27 -	- - -	- - -	501,395	19,831	3,559	- - -	524,785
June - 3 -	- - -	- - -	486,513	14,610	26,404	- - -	527,527
10 -	- - -	- - -	534,679	20,180	4,166	821	559,846
17 -	- - -	- - -	208,005	3,725	2,038	- - -	213,768
24 -	- - -	- - -	172,412	17,055	2,100	- - -	191,567

with the Weekly Amount of Money Discounted under each such Rate, &c.—*continued*.

Week ending	5 per Cent.	5½ per Cent.	5½ per Cent.	5¾ per Cent.	6 per Cent.	6½ per Cent.	TOTAL.
	£.	£.	£.	£.	£.	£.	£.
1854— <i>continued</i> .							
July - 1 -	- - -	- - -	591,560	15,270	7,056	- -	618,886
8 -	- - -	- - -	200,158	24,406	4,866	- -	229,430
15 -	- - -	- - -	538,383	10,443	2,446	- -	551,274
22 -	- - -	- - -	259,112	13,923	2,146	- -	275,181
29 -	- - -	- - -	124,170	13,843	2,129	- -	140,142
August - 5 -	227,371	11,692	84,901	1,469	- - -	- -	325,433
12 -	833,524	8,174	24,889	- - -	- - -	- -	866,587
19 -	1,096,510	16,872	4,845	- - -	- - -	- -	1,118,227
26 -	169,053	12,498	6,148	- - -	- - -	- -	187,699
September 2 -	407,989	8,066	5,116	- - -	- - -	- -	421,171
9 -	275,532	11,472	8,296	- - -	- - -	- -	295,300
16 -	453,922	13,079	4,648	- - -	- - -	- -	471,649
23 -	327,976	15,010	98	- - -	- - -	- -	343,079
30 -	659,825	2,272	1,592	- - -	- - -	- -	663,689
October 7 -	436,012	3,846	8,892	- - -	- - -	- -	448,750
14 -	698,736	13,454	4,914	- - -	- - -	- -	717,104
21 -	483,409	14,125	2,197	- - -	- - -	- -	499,731
28 -	128,006	6,224	425	- - -	- - -	- -	134,655
November 4 -	192,283	13,078	4,142	- - -	- - -	- -	209,498
11 -	168,452	4,780	2,692	- - -	- - -	- -	195,924
18 -	286,998	6,343	4,527	- - -	- - -	- -	297,868
25 -	179,830	17,474	4,348	- - -	- - -	- -	201,652
December 2 -	169,675	21,286	5,599	- - -	- - -	- -	196,560
9 -	316,836	16,797	2,815	- - -	- - -	- -	336,448
16 -	221,354	15,777	5,655	- - -	- - -	- -	242,786
23 -	351,016	9,079	129	- - -	- - -	- -	360,224
30 -	609,135	7,156	1,335	- - -	- - -	- -	617,626
£.	16,060,942	531,058	4,857,550	175,616	60,775	821	21,686,762

RETURN of the several Rates at which the Bank has Discounted Bills of Exchange, together

Week ending	3 ½ per Cent.	3 ½ per Cent.	4 per Cent.	4 ½ per Cent.	4 ½ per Cent.	4 ½ per Cent.	5 per Cent.	5 ½ per Cent.
	£.	£.	£.	£.	£.	£.	£.	£.
1855:								
January 6	-	-	-	-	-	-	259,879	17,783
13	-	-	-	-	-	-	209,420	7,872
20	-	-	-	-	-	-	690,298	25,812
27	-	-	-	-	-	-	448,823	7,050
February 3	-	-	-	-	-	-	634,619	6,697
10	-	-	-	-	-	-	412,395	14,294
17	-	-	-	-	-	-	373,085	16,455
24	-	-	-	-	-	-	290,190	14,804
March 3	-	-	-	-	-	-	561,300	12,240
10	-	-	-	-	-	-	181,457	15,023
17	-	-	-	-	-	-	125,004	11,657
24	-	-	-	-	-	-	110,252	6,984
31	-	-	-	-	-	-	89,815	3,942
April 7	-	-	-	-	57,888	4,574	115,523	5,253
14	-	-	-	-	189,033	10,032	985	-
21	-	-	-	-	119,658	9,970	328	-
28	-	-	-	-	93,077	6,900	214	-
May 5	-	-	77,264	4,743	34,383	5,719	1,343	-
12	-	-	181,540	10,578	1,018	-	-	-
19	-	-	65,645	8,868	2,313	-	-	-
26	-	-	110,699	6,385	976	-	-	-
June 2	-	-	107,342	9,764	304	-	-	-
9	-	-	72,591	5,987	674	-	-	-
16	79,516	2,888	62,990	6,330	-	-	-	-
23	121,913	6,153	1,070	-	-	-	-	-
30	282,634	8,046	2,396	-	-	-	-	-
July 7	193,890	18,030	3,590	-	-	-	-	-
14	183,233	6,627	1,119	-	-	-	-	-
21	138,968	19,824	-	-	-	-	-	-
28	186,069	5,355	1,255	-	-	-	-	-
August 4	663,790	7,807	1,850	-	-	-	-	-
11	861,187	10,767	6,742	-	-	-	-	-
18	997,865	10,652	-	-	-	-	-	-
25	427,390	7,525	1,022	-	-	-	-	-
September 1	564,610	12,082	-	-	-	-	-	-
8	948,718	4,787	183,971	10,467	-	-	-	-
15	-	-	299,745	3,589	162,150	-	3,809	-
22	-	-	-	-	1,072,196	7,862	1,426	-
29	-	-	-	-	644,541	-	152,600	3,684
October 6	-	-	-	-	-	-	292,785	16,110
13	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-
November 3	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
December 1	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-
22	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
£.	5,649,785	120,543	1,080,831	66,711	2,328,211	44,557	4,950,749	185,662

with the Weekly Amount of Money Discounted under each such Rate, &c.—continued.

5½ per Cent.	5½ per Cent.	6 per Cent.	6½ per Cent.	6½ per Cent.	7 per Cent.	7½ per Cent.	7½ per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.	£.
8,280	-	-	-	-	-	-	-	285,944
3,048	-	-	-	-	-	-	-	220,346
823	-	-	-	-	-	-	-	716,933
45	-	-	-	-	-	-	-	450,920
3,448	-	-	-	-	-	-	-	644,759
3,772	-	-	-	-	-	-	-	430,461
-	-	-	-	-	-	-	-	389,540
686	-	-	-	-	-	-	-	305,680
1,370	-	-	-	-	-	-	-	574,910
3,117	-	-	-	-	-	-	-	199,597
65	-	-	-	-	-	-	-	136,726
3,685	-	-	-	-	-	-	-	120,921
-	-	-	-	-	-	-	-	93,757
237	-	-	-	-	-	-	-	183,477
-	-	-	-	-	-	-	-	150,050
-	-	-	-	-	-	-	-	129,956
-	-	-	-	-	-	-	-	100,191
-	-	-	-	-	-	-	-	123,452
-	-	-	-	-	-	-	-	143,136
-	-	-	-	-	-	-	-	76,826
-	-	-	-	-	-	-	-	118,060
-	-	-	-	-	-	-	-	117,410
-	-	-	-	-	-	-	-	79,252
-	-	-	-	-	-	-	-	151,724
-	-	-	-	-	-	-	-	129,138
-	-	-	-	-	-	-	-	293,076
-	-	-	-	-	-	-	-	215,510
-	-	-	-	-	-	-	-	190,979
-	-	-	-	-	-	-	-	158,792
-	-	-	-	-	-	-	-	192,679
-	-	-	-	-	-	-	-	673,447
-	-	-	-	-	-	-	-	878,696
-	-	-	-	-	-	-	-	1,008,517
-	-	-	-	-	-	-	-	435,937
-	-	-	-	-	-	-	-	576,692
-	-	-	-	-	-	-	-	1,097,943
-	-	-	-	-	-	-	-	469,383
-	-	-	-	-	-	-	-	1,080,984
-	-	-	-	-	-	-	-	800,924
91,240	3,730	-	-	-	-	-	-	403,865
876,299	12,232	4,895	-	-	-	-	-	893,426
417,954	7,124	143,671	-	-	37,445	-	-	606,194
-	-	212,727	2,520	3,714	65,032	7,748	1,000	292,736
-	-	260,548	646	-	60,776	2,756	5,080	329,806
-	-	239,520	1,826	-	54,685	4,926	-	300,957
-	-	638,123	2,268	2,199	79,173	6,230	-	728,013
-	-	844,158	2,512	-	86,519	6,078	-	939,267
-	-	662,698	490	1,812	32,911	2,995	-	700,816
-	-	305,807	3,764	-	98,255	9,025	-	416,851
-	-	582,388	1,357	-	70,080	6,297	3,802	663,924
-	-	1,146,232	2,321	987	48,058	2,282	3,090	1,202,970
-	-	455,502	2,501	2,190	45,883	3,888	576	511,040
1,414,064	23,086	5,496,269	20,225	11,902	678,817	51,630	13,548	22,136,590

Return of the several Rates at which the Bank has Discounted Bills of Exchange, together

Week ending	4½ per Cent.	4¾ per Cent.	5 per Cent.	5¼ per Cent.	5½ per Cent.	6 per Cent.
1856:	£.	£.	£.	£.	£.	£.
January 5	-	-	-	-	-	1,143,861
12	-	-	-	-	-	865,600
19	-	-	-	-	-	893,742
26	-	-	-	-	-	209,380
February 2	-	-	-	-	-	1,295,042
9	-	-	-	-	-	577,996
16	-	-	-	-	-	1,019,633
23	-	-	-	-	-	1,705,423
March 1	-	-	-	-	-	677,277
8	-	-	-	-	-	518,866
15	-	-	-	-	-	773,010
22	-	-	-	-	-	344,014
29	-	-	-	-	-	667,526
April 5	-	-	-	-	-	268,871
12	-	-	-	-	-	292,578
19	-	-	-	-	-	160,116
26	-	-	-	-	-	231,852
May 3	-	-	-	-	-	352,643
10	-	-	-	-	-	562,264
17	-	-	-	-	-	865,727
24	-	-	-	-	-	292,796
31	-	-	63,320	-	-	53,797
June 7	-	-	224,777	9,923	2,083	-
14	-	-	236,291	10,134	1,239	-
21	-	-	148,243	2,753	299	-
28	65,204	2,015	24,418	-	-	-
July 5	783,974	-	-	-	-	-
12	105,400	2,091	-	-	-	-
19	91,645	-	-	-	-	-
26	38,614	-	-	-	-	-
August 2	713,251	-	-	-	-	-
9	602,348	1,443	-	-	-	-
16	380,882	484	338	-	-	-
23	179,396	129	-	-	-	-
30	381,009	-	2,000	-	-	-
September 6	500,830	2,451	625	-	-	-
13	705,350	-	-	-	2,000	-
20	951,190	644	1,529	-	-	-
27	796,084	-	-	-	-	-
October 4	1,567,865	-	542,310	439	1,268	-
11	-	-	-	-	-	574,008
18	-	-	-	-	-	614,493
25	-	-	-	-	-	682,191
November 1	-	-	-	-	1,225	1,164,182
8	-	-	-	-	-	328,163
15	-	-	-	-	-	550,066
22	-	-	-	-	-	-
29	-	-	-	-	-	-
December 6	-	-	-	-	-	-
13	-	-	-	-	-	-
20	-	-	-	-	-	370,175
27	-	-	-	-	-	595,033
£.	7,868,042	9,257	1,243,851	23,249	8,114	17,650,123

Bank of England, 8 March 1857.

with the Weekly Amount of Money Discounted under each such Rate, &c.—*continued*.

6½ per Cent.	6½ per Cent.	6½ per Cent.	7 per Cent.	7½ per Cent.	7½ per Cent.	8 per Cent.	TOTAL.
£.	£.	£.	£.	£.	£.	£.	£.
4,318	-	-	71,904	1,807	2,000	-	1,223,690
7,445	1,904	-	84,005	5,446	4,086	5,000	473,486
1,123	-	-	57,952	5,356	-	-	458,173
866	-	-	39,216	1,863	2,485	-	253,810
50	1,665	-	64,750	1,748	1,902	-	1,365,157
1,620	1,625	-	63,612	3,545	-	-	648,398
1,984	2,000	-	68,412	1,754	458	-	1,094,241
-	-	-	50,585	7,369	-	-	1,763,377
248	4,314	-	49,436	2,107	-	-	733,382
649	1,418	-	68,046	2,522	1,296	-	592,797
379	8,486	-	48,575	5,253	-	-	835,703
-	-	-	40,873	-	3,000	-	397,887
7,891	352	-	37,520	526	806	-	714,620
193	2,000	-	51,347	1,992	444	2,500	327,347
2,660	-	-	61,826	1,439	-	-	358,503
-	-	-	53,155	3,150	953	-	217,374
8,741	-	-	36,103	973	-	-	277,609
-	-	-	54,062	-	-	-	406,705
1,404	-	-	53,213	6,325	-	-	623,206
288	-	-	43,395	1,077	-	-	310,487
1,531	-	-	10,584	-	-	-	303,379
-	-	-	-	-	-	-	118,643
-	-	-	-	-	-	-	236,783
-	-	-	-	-	-	-	247,664
-	-	-	-	-	-	-	151,295
-	-	-	-	-	-	-	91,637
-	-	-	-	-	-	-	783,974
-	-	-	-	-	-	-	107,491
-	-	-	-	-	-	-	91,645
-	-	-	-	-	-	-	38,614
-	-	-	-	-	-	-	718,251
-	-	-	-	-	-	-	603,791
-	-	-	-	-	-	-	381,704
-	-	-	-	-	-	-	179,525
-	-	-	-	-	-	-	383,009
-	-	-	-	-	-	-	503,906
-	-	-	-	-	-	-	707,350
-	-	-	-	-	-	-	953,363
-	-	-	-	-	-	-	796,084
-	-	-	-	-	-	-	2,111,882
-	-	-	48,975	-	-	1,069	624,052
-	-	-	53,368	-	761	-	668,022
-	-	-	42,583	-	-	-	724,774
-	-	-	57,548	-	-	-	1,222,955
-	-	-	74,424	1,218	-	-	403,805
-	-	-	401,994	-	5,518	-	957,578
-	-	-	301,800	364	-	1,100	303,064
-	-	-	134,292	-	-	-	134,292
-	314,672	-	238,412	-	-	-	553,084
-	419,795	1,432	4,113	-	-	-	425,340
-	763,238	-	787	-	-	-	1,134,200
-	1,893	-	-	-	-	-	596,926
41,390	1,523,362	1,432	2,466,667	55,834	23,709	9,669	30,924,699

A. Marshall, Chief Cashier.

Appendix, No. 8.

Appendix, No. 8. Appendix, No. 21, to Report from Select Committee on Commercial Distress, 1848.

MONTHLY STATEMENT of BULLION Bought and Sold by the BANK of ENGLAND,
distinguishing GOLD from SILVER BULLION, from 1 January 1832 to 31 December 1847.

	GOLD BOUGHT.	SILVER BOUGHT.	GOLD SOLD.	SILVER SOLD.
	£.	£.	£.	£.
1832: January - - -	92,995	19,403	59,285	—
February - - -	7,279	26,738	62,395	—
March - - -	171,475	86,538	790	—
April - - -	201,065	266,974	—	—
May - - -	56,808	391,767	- - -	49,989
June - - -	439,210	484,297	- - -	51,338
July - - -	757,744	298,529	- - -	12,334
August - - -	302,996	107,599	- - -	256
September - - -	381,016	124,479	—	—
October - - -	393,688	88,614	—	—
November - - -	389,831	105,236	727	—
December - - -	210,741	119,561	—	—
1833: January - - -	243,857	9,893	85,727	349,251
February - - -	29,167	76,921	162,648	119,270
March - - -	74,185	49,086	6,333	46,576
April - - -	93,158	286,205	- - -	70,550
May - - -	245,505	513,206	- - -	23,836
June - - -	176,552	354,408	277,437	—
July - - -	80,045	26,757	170,164	64,719
August - - -	56,921	17,375	26,808	23,553
September - - -	- - -	- - -	143,648	167,517
October - - -	117,340	- - -	35,747	754,455
November - - -	218,055	73,686	14,287	114,225
December - - -	30,221	27,439	- - -	50,650
1834: January - - -	19,370	31,010	13,951	55,755
February - - -	31,265	117,362	178,681	805,772
March - - -	7,926	- - -	2,376	433,149
April - - -	22,076	- - -	2,164	—
May - - -	119,879	- - -	692	—
June - - -	60,712	- - -	173,056	—
July - - -	16,431	- - -	- - -	358,761
August - - -	204,632	- - -	- - -	341
September - - -	273,471	- - -	1,520	—
October - - -	203,425	69,178	- - -	23,028
November - - -	33,179	15,002	758	—
December - - -	83,735	- - -	- - -	2,179
1835: January - - -	556	- - -	1,580	—
February - - -	9,553	17,400	54,211	17,400
March - - -	56,616	—	—	—
April - - -	149,153	—	—	—
May - - -	27,598	- - -	1,565	—
June - - -	154,628	45,306	—	—
July - - -	60,440	—	—	—
August - - -	208,449	22,257	- - -	540,637
September - - -	136,444	34,646	—	—
October - - -	85,475	55,006	—	—
November - - -	446,285	117,710	—	—
December - - -	113,778	80,141	—	—

MONTHLY STATEMENT of Bullion Bought and Sold by the Bank of England, &c.—continued.

Appendix, No. 8.

	GOLD BOUGHT.	SILVER BOUGHT.	GOLD SOLD.	SILVER SOLD.
	£.	£.	£.	£.
1836: January - - -	82,667	105,600	—	—
February - - -	113,268	- - -	1,255	—
March - - -	57,463	- - -	1,621	—
April - - -	512	15,611	48,295	—
May - - -	- - -	- - -	8,451	—
June - - -	54,555	- - -	2,071	—
July - - -	20,045	- - -	- - -	21,116
August - - -	6,468	21,115	96,164	118,362
September - - -	11,785	- - -	28,641	68,428
October - - -	6,428	- - -	14,708	39,484
November - - -	- - -	- - -	4,032	177,885
December - - -	71,890	46,040	- - -	45,735
1837: January - - -	28,475	- - -	2,850	—
February - - -	49,988	25,220	- - -	30,698
March - - -	16,825	64,581	—	—
April - - -	116,069	1,379	—	—
May - - -	283,586	—	—	—
June - - -	217,898	- - -	1,185	—
July - - -	898,333	52,365	11,953	—
August - - -	424,583	64,698	- - -	58,645
September - - -	351,510	143,199	—	—
October - - -	485,534	118,502	- - -	6,316
November - - -	402,418	174,636	—	—
December - - -	340,614	119,395	—	—
1838: January - - -	210,895	129,474	—	—
February - - -	214,340	81,771	—	—
March - - -	296,635	109,585	—	—
April - - -	357,110	174,109	—	—
May - - -	178,746	95,874	4,516	8,282
June - - -	204,140	74,630	- - -	4,892
July - - -	200,886	109,082	- - -	35,858
August - - -	44,458	30,002	18,716	37,713
September - - -	68,867	794	—	—
October - - -	107,090	10,091	- - -	16,128
November - - -	8,8145	6,364	1,483	—
December - - -	- - -	- - -	42,342	351,588
1839: January - - -	- - -	- - -	486,300	129,389
February - - -	- - -	- - -	240,569	71,829
March - - -	- - -	- - -	619,977	300,154
April - - -	- - -	- - -	98,971	666,182
May - - -	- - -	- - -	194,624	7,646
June - - -	- - -	24,271	3,745	—
July - - -	- - -	- - -	750	5,890
August - - -	36,009	- - -	- - -	24,480
September - - -	31,789	- - -	- - -	6,426
October - - -	31,029	49,831	- - -	55,203
November - - -	37,115	—	—	—
December - - -	100,303	254,583	—	—
1840: January - - -	85,518	349,806	228,974	460,811
February - - -	45,938	- - -	- - -	45,411
March - - -	2,923	- - -	43,590	2,186
April - - -	39,425	- - -	- - -	20,472
May - - -	- - -	- - -	4,006	22,164
June - - -	4,833	22,181	- - -	22,181
July - - -	100	11,090	810	11,090
August - - -	18,515	33,180	- - -	64,881
September - - -	150	—	—	—
October - - -	37	- - -	54,156	—
November - - -	13,590	—	—	—
December - - -	52,988	—	—	—

Appendix, No. 8.

MONTHLY STATEMENT of Bullion Bought and Sold by the Bank of England, distinguishing

	GOLD BOUGHT.	SILVER BOUGHT.	GOLD SOLD.	SILVER SOLD.
	£.	£.	£.	£.
1841: January - - -	35,927	—	—	—
February - - -	110,103	—	—	—
March - - -	147,308	—	—	—
April - - -	190,539	—	—	—
May - - -	61,999	- - -	280	—
June - - -	90,415	—	—	—
July - - -	78,981	- - -	805	—
August - - -	65,839	- - -	713	—
September - - -	30,151	—	—	—
October - - -	196,885	—	—	—
November - - -	88,958	—	—	—
December - - -	180,408	—	—	—
1842: January - - -	84,444	—	—	—
February - - -	117,852	—	—	—
March - - -	606,642	—	—	—
April - - -	351,650	128,339	- - -	80,523
May - - -	185,529	21,609	- - -	109,976
June - - -	153,054	- - -	- - -	10,177
July - - -	127,725	- - -	1,663	—
August - - -	128,476	—	—	—
September - - -	182,291	- - -	857	—
October - - -	217,306	90,574	817	—
November - - -	239,498	—	—	—
December - - -	437,432	2,396	—	—
1843: January - - -	520,902	38,580	584	—
February - - -	471,341	4,702	2,592	10,488
March - - -	647,612	20,718	—	—
April - - -	409,151	28,401	- - -	62,427
May - - -	364,059	89,212	- - -	24,860
June - - -	491,944	1,295,832	- - -	22,133
July - - -	356,429	106,297	790	—
August - - -	443,513	60,720	—	—
September - - -	246,533	60,612	—	—
October - - -	236,608	68,564	- - -	17,102
November - - -	53,407	107,661	- - -	8,423
December - - -	275,390	95,293	- - -	79,418
1844: January - - -	524,621	33,191	- - -	95,141
February - - -	357,226	- - -	808	50,190
March - - -	475,311	71,779	- - -	26,004
April - - -	588,444	- - -	- - -	4,099
May - - -	39,910	- - -	816	51,627
June - - -	342,699	- - -	762	3,391
July - - -	236,053	- - -	816	13,322
August - - -	1,000,140	- - -	761	50,149
September - - -	110,463	445	1,648	—
October - - -	120,163	- - -	763	46,198
November - - -	102,465	- - -	1,636	54,277
December - - -	181,117	- - -	1,635	—
1845: January - - -	293,432	82,364	3,291	—
February - - -	408,986	326,754	1,423	730
March - - -	390,906	87,543	2,965	9,583
April - - -	552,660	18,382	766	29,900
May - - -	519,606	34,707	763	—
June - - -	458,918	32,208	1,551	—
July - - -	315,616	- - -	1,531	150,235
August - - -	202,158	- - -	813	—
September - - -	149,964	9,372	- - -	158,433
October - - -	93,377	- - -	1,504	235,509
November - - -	115,945	100,100	819	131,706
December - - -	252,748	34,207	- - -	25,980

Gold from Silver Bullion, from 1 January 1832 to 31 December 1847—*continued*.

Appendix, No. 8.

	GOLD BOUGHT.	SILVER BOUGHT.	GOLD SOLD.	SILVER SOLD.
	£.	£.	£.	£.
1846: January - - -	138,173	29,332	820	52,994
February - - -	179,477	102,775	1,795	—
March - - -	252,471	48,021	1,603	2,175
April - - -	397,983	85,018	1,658	—
May - - -	546,586	138,043	1,603	—
June - - -	637,069	503,278	3,569	—
July - - -	516,105	23,909	3,807	20,793
August - - -	789,486	198,470	2,458	—
September - - -	438,292	90,481	2,587	—
October - - -	203,249	11,992	819	222,182
November - - -	29,962	- - -	20,229	10,353
December - - -	128,973	- - -	111,044	36,968
1847: January - - -	48,419	- - -	746,624	800,435
February - - -	293,014	- - -	673,448	138,136
March - - -	21,642	- - -	387,406	54,040
April - - -	85,575	- - -	42,668	71,534
May - - -	651,975	58,678	8,408	—
June - - -	198,817	- - -	9,082	55,117
July - - -	130,463	- - -	23,477	314,939
August - - -	156,564	- - -	4,336	48,446
September - - -	158,399	56,836	2,304	15,505
October - - -	885,439	115,875	2,537	—
November - - -	1,690,139	88,775	1,128	—
December - - -	475,534	136,659	—	—

Bank of England, }
15 January 1848. }

M. Marshall,
Chief Cashier.

Appendix, No. 8.

MONTHLY STATEMENT of BULLION Bought and Sold by the BANK of ENGLAND, distinguishing GOLD from SILVER BULLION, from 1 January 1848 to 31 December 1856 (in continuation of Appendix, No. 21, to the Report from the Select Committee on Commercial Distress, 1848.)

DATE.	GOLD BOUGHT.	SILVER BOUGHT.	GOLD SOLD.	SILVER SOLD.
	£.	£.	£.	£.
1848: January - - -	538,805	97,284	2,392	—
February - - -	703,388	- - -	22,328	—
March - - -	154,422	400,762	303,588	—
April - - -	340,832	106,260	549,978	253,644
May - - -	964,167	- - -	302,325	341,449
June - - -	485,653	- - -	90,704	—
July - - -	305,452	- - -	194,427	291,676
August - - -	531,522	- - -	209,288	475,782
September - - -	1,218,044	- - -	57,771	184,462
October - - -	120,221	- - -	26,401	—
November - - -	171,980	- - -	14,217	—
December - - -	263,552	- - -	6,170	—
1849: January - - -	366,536	- - -	4,104	6,000
February - - -	209,645	- - -	15,524	155,123
March - - -	254,506	- - -	5,052	25,500
April - - -	57,176	- - -	4,029	—
May - - -	280,466	- - -	23,991	—
June - - -	321,585	- - -	3,639	—
July - - -	366,790	- - -	3,203	—
August - - -	444,124	- - -	11,390	—
September - - -	207,880	- - -	3,427	—
October - - -	571,361	- - -	3,821	—
November - - -	351,439	- - -	12,835	—
December - - -	215,100	- - -	25,756	—
1850: January - - -	290,312	- - -	25,598	—
February - - -	164,033	- - -	12,286	—
March - - -	205,490	- - -	80,183	—
April - - -	159,124	- - -	16,192	—
May - - -	246,262	- - -	81,615	—
June - - -	189,327	- - -	7,176	5,826
July - - -	662,047	- - -	9,576	—
August - - -	275,200	- - -	23,986	—
September - - -	283,666	- - -	9,847	—
October - - -	236,601	- - -	49,186	178,000
November - - -	225,261	- - -	190,757	—
December - - -	- - -	- - -	229,546	—
1851: January - - -	74,581	- - -	68,307	—
February - - -	129,335	- - -	127,369	—
March - - -	193,893	- - -	800	—
April - - -	185,973	- - -	1,500	—
May - - -	365,284	- - -	13,004	—
June - - -	648,917	- - -	6,031	—
July - - -	198,536	- - -	25,328	—
August - - -	778,929	- - -	4,531	—
September - - -	772,170	- - -	10,419	—
October - - -	1,315,629	- - -	8,143	—
November - - -	1,105,974	- - -	16,524	—
December - - -	1,330,363	- - -	25,367	—
1852: January - - -	1,258,967	- - -	9,682	—
February - - -	1,029,776	- - -	5,148	—
March - - -	1,061,244	- - -	2,510	—
April - - -	1,003,296	- - -	7,394	—
May - - -	1,642,500	- - -	5,393	—
June - - -	1,577,922	- - -	4,536	—
July - - -	1,994,015	- - -	12,049	—
August - - -	522,600	- - -	13,946	14,510
September - - -	1,012,701	2,500	18,599	2,442
October - - -	1,349,351	- - -	143,029	—
November - - -	1,194,782	- - -	177,159	—
December - - -	1,703,617	- - -	978,260	—

DATE.			GOLD BOUGHT.	SILVER BOUGHT.	GOLD SOLD.	SILVER SOLD.	Appendix, No. 8.
			£.	£	£.	£.	
1853:	January	- - -	935,033	- - -	944,432	—	
	February	- - -	354,510	- - -	105,893	—	
	March	- - -	1,583,449	- - -	45,890	—	
	April	- - -	1,147,532	- - -	64,120	—	
	May	- - -	320,953	- - -	38,139	—	
	June	- - -	997,068	- - -	35,253	—	
	July	- - -	181,969	- - -	108,390	—	
	August	- - -	142,044	- - -	443,475	20,083	
	September	- - -	525,383	- - -	606,635	—	
	October	- - -	1,253,977	- - -	94,319	—	
	November	- - -	740,651	- - -	1,037,228	—	
	December	- - -	524,127	- - -	37,181	—	
1854:	January	- - -	530,687	- - -	53,203	—	
	February	- - -	276,993	- - -	151,677	—	
	March	- - -	19,411	- - -	1,418,898	—	
	April	- - -	121,841	- - -	716,700	—	
	May	- - -	143,058	- - -	337,554	—	
	June	- - -	1,188,343	- - -	35,931	—	
	July	- - -	206,388	- - -	182,966	—	
	August	- - -	803,972	- - -	26,466	—	
	September	- - -	721,116	- - -	47,460	—	
	October	- - -	1,873,078	- - -	2,282	—	
	November	- - -	273,301	- - -	98,068	—	
	December	- - -	456,138	- - -	214,849	—	
1855:	January	- - -	81,855	- - -	1,050,176	—	
	February	- - -	414,069	- - -	153,402	—	
	March	- - -	2,142,141	—	—	—	
	April	- - -	1,042,741	- - -	2,470	—	
	May	- - -	1,865,404	- - -	4,873	—	
	June	- - -	1,084,584	- - -	51,448	—	
	July	- - -	323,880	- - -	419,705	—	
	August	- - -	456,034	- - -	698,653	—	
	September	- - -	16,862	- - -	778,533	—	
	October	- - -	444,047	- - -	72,637	—	
	November	- - -	106,155	- - -	24,112	—	
	December	- - -	272,586	- - -	135,972	—	
1856:	January	- - -	294,116	- - -	105,603	—	
	February	- - -	137,192	- - -	19,193	—	
	March	- - -	635,480	—	—	—	
	April	- - -	978,805	- - -	33,294	—	
	May	- - -	1,927,448	- - -	168,595	—	
	June	- - -	1,862,022	- - -	35,890	—	
	July	- - -	65,218	- - -	366,384	—	
	August	- - -	73,568	- - -	79,090	—	
	September	- - -	262,245	- - -	182,422	—	
	October	- - -	86,310	- - -	647,139	—	
	November	- - -	564,257	- - -	115,591	—	
	December	- - -	184,170	- - -	214,429	—	

Bank of England, }
25 February 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 9.

Appendix, No. 9. A RETURN of any BANKS, being BANKS OF ISSUE previously to the passing of the Act 7 & 8 Vict. c. 32, which have ceased to Issue their own Notes, and of the AMOUNT of CIRCULATION of such Banks respectively; showing the Amount on which the Governor and Company of the Bank of England founded a Memorial, dated 26 November 1855, and on which Permission was granted to them to add to their Issue of Notes, under the Fifth Section of the Act 7 & 8 Vict. c. 32.

NAME OF BANK.	Amount of Circulation.	
	£.	£.
Abingdon Bank - - - - - Knapp & Co. - - -	29,316	
Bedford and Bedfordshire Bank - - - - - Trapp, Halfhead & Co. - - -	8,515	
Bridport Bank - - - - - S. & W. E. Gundry - - -	24,898	
Bishops Waltham and Hampshire Bank - - - - - Gunner & Sons - - -	1,093	
Bromsgrove Bank, and Stourbridge and Broms- } grove Bank - - - - - Rufford, Biggs & Co. - - -	16,799	
Bristol Old Bank - - - - - Baillie, Ames & Co. - - -	89,540	
Christchurch Bank - - - - - Tice, Welsh & Co. - - -	2,840	
Cambridge Bank - - - - - Fisher & Sons - - -	8,753	
Cambridge Bank - - - - - Humfrey & Son - - -	2,615	
Dover Union Bank - - - - - Latham & Co. - - -	9,577	
Grantham Bank - - - - - Kewney & King - - -	19,401	
Honiton Bank - - - - - Flood & Co. - - -	19,015	
Leek and Staffordshire Bank, and Leek and } Congleton Bank - - - - - Fowler, Gaunt & Co. - - -	4,009	
Marlborough Bank, Marlborough and Wilts } Old Bank, Marlborough Old Bank, Marlbo- } rough Old Bank and Hungerford Bank, and } Hungerford Bank - - - - - Tanner & Co. - - -	19,073	
Marlborough and North Wiltshire Bank - - - - - Ward, Merriman & Co. - - -	12,490	
Margate Bank - - - - - Cobb & Co. - - -	9,996	
Monmouthshire, Newport Old Bank - - - - - W. Williams & Son - - -	8,000	
Oxford Bank - - - - - J. & R. Morrell - - -	14,277	
Oxford University and City Bank - - - - - Sir J. Lock & Co. - - -	15,705	
Peterborough Bank - - - - - Simpson, White & Co. - - -	12,832	
Penzance Union Bank, Falmouth Bank, and } Truro Bank - - - - - Ricketts, Enthoven & Co. - - -	31,461	
Romsey and Hampshire Bank - - - - - Footner & Son - - -	3,875	
Reigate and Dorking Bank, and Reigate, Croy- } don and Dorking Bank - - - - - Nash & Co. - - -	18,700	
Shrewsbury and Market Drayton Bank - - - - - Adams & Co. - - -	9,700	
St. Albans Bank - - - - - J. S. Story - - -	3,743	
Salisbury Bank - - - - - W. B. & C. G. Brodie - - -	23,335	
Shaftesbury Bank - - - - - Brodie & King - - -	9,813	
Stourbridge Bank - - - - - Rufford, Wragge & Co. - - -	17,295	
Stourbridge Old Bank - - - - - Bate & Robins - - -	17,560	
St. Albans and Herts Bank - - - - - Gibson & Sturt - - -	2,333	
Staines Bank - - - - - Ashby & Co. - - -	9,244	
Whitby Bank - - - - - Frankland & Co. - - -	2,076	
Walsall Old Bank - - - - - C. Forster & Sons - - -	19,937	
Warminster and Wiltshire Bank - - - - - Everett & Co. - - -	24,896	
Wrexham Bank - - - - - J. & S. Konrick - - -	3,289	
Wrexham and North Wales Bank - - - - - R. M. Lloyd - - -	4,464	
Yeovil Old Bank - - - - - E. & J. Batten - - -	10,033	
Leeds and West Riding Banking Company - - - - -	18,937	
Leeds Commercial Banking Company - - - - -	13,914	
Newcastle, Shields and Sunderland Union Joint } Stock Banking Company - - - - -	84,130	

NAME OF BANK.	Amount of Circulation.	
	£.	£.
Stockton and Durham County Banking Company - - - - -	8,290	
Sheffield and Retford Bank - - - - -	18,744	
Suffolk Banking Company - - - - -	7,449	
Western District Banking Company - - - - -	909	
Winchester Bank - - - - - Wickham & Co. - - - - -	6,787	
Shaftesbury Banking Company - - - - - Storey & Thomas - - - - -	9,714	
Cardiff Bank - - - - - Toogood & Co. - - - - -	7,001	
Amount of Additional Issue granted to the Bank of England, } 475,000 £, being two-thirds of - - - - - }	-	712,625
Stone Bank - - - - - W. Moore - - - - -	9,154	
Lichfield Bank - - - - - Palmer & Greene - - - - -	22,786	
Cheltenham and Gloucestershire Banking Company - - - - -	12,786	
Knighton Bank - - - - - J. Davies & Co. - - - - -	9,090	
Hertford and Ware Bank - - - - - Samuel Adams & Co. - - - - -	23,635	
Hemel Hempstead Bank - - - - - Smith & Whittingstall - - - - -	23,842	
Worcestershire Bank - - - - - Farley, Turner & Co. - - - - -	14,309	
		115,602
	£.	828,237
Bank of England, } 25 February 1857. }	M. Marshall, Chief Cashier.	

Appendix, No. 10.

A RETURN of the LOWEST AMOUNT of BULLION in the Bank of England, in the Years 1825, 1837, 1839, 1847, and 1856.

DATE.		Lowest Amount of Bullion in the Bank of England.
		£.
31 December - - - 1825 - - -	- - - - -	1,261,000 ?
7 February - - - 1837 - - -	- - - - -	3,831,000
3 September - - - 1839 - - -	- - - - -	2,406,000
23 October - - - 1847 - - -	Issue Department - - £. 7,865,000 Banking Department - 448,000	8,313,000
8 November - - - 1856 - - -	Issue Department - - 8,915,000 Banking Department - 615,000	9,530,000
Bank of England, } 25 February 1857. }	M. Marshall, Chief Cashier.	

Appendix No. 11.

Appendix, No. 4, to the Report from the Select Committee on Commercial Distress, 1848.

AN ACCOUNT of the AMOUNT of the NOTES of the BANK of ENGLAND in CIRCULATION, distinguishing those under £.5; of the AMOUNT of all DEPOSITS, and of the AMOUNT of all SECURITIES, and of the AMOUNT of all BULLION, held by the BANK of ENGLAND on the 28th day of February and the 31st day of August in each Year, from the Year 1778 to the 31st day of August 1847 inclusive.

	CIRCULATION; viz.		LIABILITIES			TOTAL of the Liabilities and of the Means.	MEANS.		SECURITIES; viz.	
	Bank Notes of £. 5 and upwards, and Post Bills.	Bank Notes under £. 5.	Circulation.	Deposits.	Rest.		Bullion.	Securities.	Public.	Private.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
28 February 1778	-	-	7,440,330	4,662,150	1,128,730	13,231,210	2,010,800	11,220,520	7,898,892	3,322,228
31 August 1778	-	-	6,758,070	4,715,580	1,262,740	12,736,390	3,128,420	9,627,970	6,540,433	3,087,537
28 February 1779	-	-	9,012,610	4,358,160	1,270,290	14,641,060	3,711,150	10,935,910	8,862,242	2,073,668
31 August 1779	-	-	7,276,540	5,201,040	1,355,560	13,833,140	3,983,300	9,849,840	7,493,649	2,356,191
29 February 1780	-	-	8,410,700	4,723,890	1,347,410	14,482,090	3,581,060	10,901,030	9,145,659	1,755,371
31 August 1780	-	-	6,341,600	6,655,800	1,527,510	14,524,910	4,179,370	10,345,540	6,740,514	3,605,026
28 February 1781	-	-	7,092,450	5,796,830	1,576,800	14,466,080	3,279,940	11,186,140	8,640,073	2,546,067
31 August 1781	-	-	6,309,430	5,921,630	1,742,040	13,973,100	2,862,600	11,110,510	6,609,457	4,501,053
28 February 1782	-	-	8,028,880	6,130,300	1,792,750	15,951,930	2,157,860	13,794,070	10,346,055	3,448,015
31 August 1782	-	-	6,759,310	6,759,450	1,021,580	15,440,340	1,956,550	13,483,790	8,987,573	4,496,217
28 February 1783	-	-	7,675,090	4,465,000	1,976,880	14,116,970	1,321,190	12,795,780	10,016,349	2,779,431
30 August 1783	-	-	6,307,270	6,105,650	2,018,960	14,431,880	590,080	13,841,800	9,566,037	4,275,763
28 February 1784	-	-	6,202,760	3,008,920	2,168,380	12,275,060	655,840	11,619,220	7,789,291	3,829,929
31 August 1784	-	-	5,592,510	6,207,130	2,204,570	14,064,210	1,539,830	12,524,380	6,725,777	4,068,603
28 February 1785	-	-	5,923,090	6,669,160	2,321,060	14,913,310	2,740,820	12,172,490	7,198,564	4,973,926
31 August 1785	-	-	6,576,660	6,232,080	2,666,930	15,475,670	5,487,040	9,988,630	6,725,891	3,218,679
28 February 1786	-	-	7,581,960	6,151,060	2,598,710	16,332,330	5,979,090	10,353,240	6,836,459	3,516,781
31 August 1786	-	-	8,184,330	6,437,340	2,638,360	16,689,830	6,311,020	10,378,780	7,988,241	2,390,539
28 February 1787	-	-	8,329,840	5,902,080	2,753,820	16,985,740	5,626,600	11,359,050	7,642,587	3,716,463
31 August 1787	-	-	9,685,720	5,621,540	2,829,400	18,146,660	6,493,000	11,653,660	8,066,303	3,787,357
29 February 1788	-	-	9,561,120	5,177,050	2,869,780	17,607,950	5,743,440	11,864,510	7,833,857	4,030,653
30 August 1788	-	-	10,002,880	5,688,640	2,937,960	18,629,480	6,899,160	11,730,320	8,340,068	2,730,252
28 February 1789	-	-	9,807,210	5,537,370	2,844,840	18,189,420	7,228,730	10,960,690	8,249,582	2,711,108
31 August 1789	-	-	11,121,800	6,402,450	2,819,370	20,343,620	8,645,860	11,697,760	9,661,859	2,035,901
28 February 1790	-	-	10,040,540	6,223,270	2,701,310	18,965,120	8,633,000	10,332,120	8,347,387	1,984,733
31 August 1790	-	-	11,433,340	6,199,200	2,757,310	20,389,850	8,886,830	12,003,020	10,047,257	1,956,263
28 February 1791	-	-	11,439,200	6,364,550	2,668,300	20,472,050	7,869,410	12,602,640	10,380,358	2,222,282
31 August 1791	-	-	11,672,320	6,437,730	2,765,400	20,875,450	8,055,510	12,819,940	10,921,300	1,898,640
29 February 1792	-	-	11,307,380	5,523,370	2,705,870	19,536,620	6,468,060	13,068,560	9,938,799	3,129,761
31 August 1792	-	-	11,006,300	5,526,480	2,780,510	19,263,290	5,357,380	13,905,910	10,715,041	3,190,869
28 February 1793	-	-	11,888,910	5,846,450	2,780,570	20,515,930	4,010,630	16,005,250	9,549,209	6,456,041
31 August 1793	-	-	10,865,050	6,442,810	2,823,830	20,131,690	5,322,010	14,809,680	10,381,838	4,427,842
28 February 1794	-	-	10,744,020	7,891,810	2,875,830	21,511,660	6,987,110	14,524,550	9,950,756	4,573,794
30 August 1794	-	-	10,286,780	5,935,710	2,994,030	19,216,570	6,770,110	12,446,460	8,863,048	3,583,412
28 February 1795	-	-	14,017,510	5,973,020	2,948,530	22,939,060	6,127,720	16,811,340	13,164,172	3,647,168
31 August 1795	-	-	10,862,200	8,154,980	3,109,090	22,126,270	5,136,350	16,989,920	13,250,904	3,739,016
29 February 1796	-	-	10,729,520	5,702,360	3,247,590	19,679,470	2,539,630	17,139,840	12,951,812	4,188,028
31 August 1796	-	-	9,246,790	6,656,320	3,245,310	19,148,420	2,122,950	17,025,470	10,875,347	6,150,123
28 February 1797	-	-	9,674,780	4,891,530	3,357,610	17,923,920	1,086,170	16,837,750	11,714,431	5,123,319
31 August 1797	10,246,535	867,585	11,114,120	7,765,350	3,471,320	22,350,790	4,989,680	17,361,170	8,766,224	9,495,946
28 February 1798	11,647,010	1,448,220	13,095,830	6,148,900	3,383,710	22,628,440	5,828,940	16,799,500	11,241,333	5,558,167
31 August 1798	10,649,550	1,531,060	12,180,610	8,300,720	3,414,410	23,895,740	6,546,100	17,349,640	10,930,038	6,419,602

Account of the Amount of the Notes of the Bank of England in Circulation, &c. from the Year 1778 to 1847—continued.

—	CIRCULATION; viz.		LIABILITIES.			TOTAL of the Liabilities and of the Means.	M E A N S.		S E C U R I T I E S; viz.	
	Bank Notes of £. 5 and upwards and Post Bills.	Bank Notes under £.5.	Circulation.	Deposits.	Rest.		Bullion.	Securities.	Public.	Private.
	£.	£.								
28 February 1799	11,494,150	1,465,650	12,959,800	8,131,890	8,511,310	24,602,920	7,563,900	17,039,020	11,510,677	5,528,353
31 August 1799	13,047,790	1,341,700	13,389,490	7,642,240	2,899,490	23,931,220	7,000,780	16,930,440	9,452,955	7,477,485
28 February 1800	15,372,980	1,471,540	16,844,470	7,062,680	8,661,150	27,568,300	6,144,250	21,424,050	13,975,663	7,448,387
31 August 1800	13,448,540	1,598,640	15,047,180	8,335,060	3,906,630	27,288,870	5,150,450	22,138,420	13,586,590	8,551,830
28 February 1801	13,578,520	2,634,760	16,213,280	10,745,840	4,105,730	31,064,850	4,640,120	26,424,730	15,956,011	10,466,719
31 August 1801	12,143,460	2,412,050	14,556,110	8,133,880	3,854,890	26,544,880	4,335,260	22,209,670	11,990,873	10,282,697
28 February 1802	12,574,800	2,612,090	15,186,880	6,858,210	4,067,680	26,112,770	4,152,960	21,959,830	14,199,094	7,760,726
31 August 1802	13,848,470	3,219,160	17,067,630	9,739,140	4,168,370	31,005,140	3,891,760	27,113,360	13,628,599	13,584,761
28 February 1803	12,350,970	2,968,950	15,319,920	8,050,240	4,321,480	27,691,650	3,776,750	23,914,900	9,417,887	14,497,013
31 August 1803	12,217,390	3,765,940	15,983,330	9,817,240	4,710,770	30,511,340	3,592,500	26,918,840	13,386,179	13,582,661
28 February 1804	12,546,560	4,531,270	17,077,830	8,676,380	4,616,450	30,371,110	3,372,140	26,998,970	14,684,686	12,314,284
31 August 1804	12,166,790	4,687,100	17,153,890	9,715,530	4,836,450	31,705,870	5,879,190	25,826,680	14,993,395	10,833,285
28 February 1805	13,011,010	4,880,160	17,871,170	12,083,620	4,590,400	34,545,190	5,883,900	28,661,290	16,889,501	11,771,889
31 August 1805	11,862,740	4,585,660	16,388,400	14,048,090	4,060,870	35,397,350	7,624,590	27,772,760	11,413,266	16,359,584
28 February 1806	13,271,590	4,438,600	17,730,120	9,980,790	4,667,350	32,378,290	5,987,190	26,391,100	14,813,599	11,777,471
31 August 1806	10,757,930	4,269,540	21,027,470	9,636,330	5,024,330	35,688,120	6,315,080	29,373,040	14,167,772	15,206,238
28 February 1807	12,640,790	4,109,890	16,950,680	11,829,320	4,771,300	33,551,300	6,142,840	27,408,460	13,462,871	13,955,589
31 August 1807	15,482,990	4,245,370	19,678,360	11,789,290	4,953,740	36,421,300	6,484,350	29,936,950	13,410,055	16,526,895
28 February 1808	14,003,000	4,095,770	18,188,860	11,961,060	5,088,730	35,239,550	7,855,470	27,384,080	14,149,561	13,284,579
31 August 1808	13,908,020	4,118,270	17,111,290	13,012,510	5,136,230	35,260,030	6,015,940	29,244,090	14,966,394	14,287,686
28 February 1809	14,241,300	4,301,500	18,542,800	9,982,050	5,081,000	33,606,900	4,488,700	29,118,200	14,743,425	14,374,775
31 August 1809	14,308,110	5,181,070	19,574,180	12,257,180	5,256,300	37,087,750	3,652,480	33,435,270	15,307,673	18,127,597
28 February 1810	15,159,150	5,860,420	21,019,600	12,457,310	5,403,080	36,879,990	3,501,410	33,378,580	14,322,084	21,055,946
31 August 1810	17,570,780	7,223,210	24,793,990	13,617,520	5,754,110	44,165,620	3,191,860	40,973,770	17,196,677	23,776,083
28 February 1811	16,245,130	7,114,090	23,360,220	11,445,060	5,667,490	40,473,290	3,350,940	37,122,350	17,201,900	19,990,556
31 August 1811	15,692,400	7,594,300	23,286,700	11,075,060	5,964,670	40,326,560	3,243,300	37,083,260	21,584,248	15,199,032
28 February 1812	15,951,290	7,467,050	23,408,320	11,505,260	6,085,060	41,009,480	2,983,190	38,026,290	23,127,268	15,899,037
31 August 1812	15,385,470	7,641,410	23,026,880	11,848,010	6,399,690	41,275,590	3,099,270	38,176,320	21,165,190	17,010,930
28 February 1813	15,497,320	7,718,610	23,210,930	11,268,180	6,330,340	40,815,450	2,884,500	37,930,950	25,686,696	12,894,324
31 August 1813	16,790,990	8,087,140	24,828,130	11,159,730	6,830,500	42,818,360	2,712,270	40,106,090	25,591,386	14,514,744
28 February 1814	16,465,540	8,245,340	24,801,080	12,455,480	6,937,800	44,194,340	2,904,430	41,289,910	23,680,317	18,359,593
31 August 1814	18,708,210	9,686,080	28,398,290	14,849,940	7,225,410	50,443,040	2,097,680	48,345,360	34,962,365	13,368,475
28 February 1815	18,226,400	9,085,250	27,261,650	11,702,250	7,081,510	46,595,410	2,036,910	44,558,500	27,512,504	17,045,696
31 August 1815	17,766,130	9,492,530	27,248,670	12,696,000	8,218,550	48,263,220	3,409,040	44,854,180	24,194,086	20,660,994
28 February 1816	18,012,220	9,001,400	27,013,620	12,388,800	8,639,680	48,042,190	4,640,880	43,401,310	19,425,780	23,975,530
31 August 1816	17,661,510	9,097,210	26,738,720	11,856,380	8,227,220	46,842,330	7,562,780	37,279,540	20,097,481	11,182,109
28 February 1817	19,261,630	8,136,270	27,397,900	10,825,610	5,736,090	43,959,600	9,680,970	34,278,630	25,538,668	8,739,822
31 August 1817	21,560,630	7,993,150	29,543,780	9,084,390	5,045,520	44,273,800	11,668,260	32,605,630	27,098,238	5,507,392
28 February 1818	20,370,290	7,400,680	27,770,970	7,937,560	5,192,270	40,960,790	10,055,460	30,905,330	26,913,360	3,991,970
31 August 1818	18,676,220	7,585,950	26,202,150	7,927,730	4,604,040	38,733,920	6,363,160	32,370,760	27,257,012	5,113,748
28 February 1819	17,772,470	7,354,280	25,126,760	6,413,370	4,099,560	35,639,620	4,184,620	31,455,000	22,353,115	9,099,885
31 August 1819	16,017,450	7,236,340	23,252,690	6,304,160	3,779,060	36,885,910	3,595,360	31,740,550	25,419,148	6,381,402
28 February 1820	16,794,980	6,689,130	23,484,110	4,093,550	3,520,880	31,098,540	4,911,050	26,187,490	21,715,168	4,472,322
31 August 1820	17,000,730	6,698,610	24,299,340	4,420,910	3,336,950	32,057,200	8,211,060	23,846,120	19,173,997	4,672,123
28 February 1821	17,447,360	6,437,500	23,884,920	5,622,890	3,158,360	32,666,170	11,869,900	20,796,270	16,010,990	4,785,280
31 August 1821	17,747,070	2,548,230	20,295,300	5,318,450	3,595,380	29,709,130	11,233,590	18,475,540	15,752,953	2,722,587
28 February 1822	17,290,500	1,374,850	18,665,350	4,689,940	3,674,940	27,030,230	11,037,150	15,993,080	12,478,133	3,494,947
31 August 1822	16,609,460	855,330	17,464,790	6,399,440	3,524,240	27,388,470	10,097,960	17,290,510	13,668,359	3,622,151
28 February 1823	17,710,740	681,500	18,392,240	7,181,100	3,130,620	26,703,960	10,384,230	18,319,730	13,658,829	4,660,901
31 August 1823	18,682,760	548,480	19,231,240	7,827,350	3,067,020	30,125,610	12,658,240	17,467,370	11,842,677	5,024,693
28 February 1824	19,250,840	486,130	19,736,900	10,097,850	2,847,220	32,682,060	13,810,060	18,872,000	14,341,127	4,530,873
31 August 1824	19,688,950	413,140	20,132,120	9,679,810	2,880,030	32,691,960	11,787,480	20,904,530	14,649,187	6,255,343
28 February 1825	20,337,030	416,730	20,753,760	10,168,780	2,807,890	33,730,430	8,779,100	24,951,330	19,447,588	5,503,742
31 August 1825	19,002,500	396,340	19,398,840	6,410,560	2,930,950	28,740,350	3,634,320	25,106,030	17,414,566	7,691,464
28 February 1826	24,092,660	1,875,250	25,467,910	6,935,940	2,974,240	35,378,090	2,459,510	32,918,580	20,573,258	12,345,322
31 August 1826	20,402,300	1,161,260	21,563,560	7,199,860	3,074,440	31,837,860	6,754,230	25,083,630	17,713,881	7,369,749

ACCOUNT of the Amount of the Notes of the Bank of England in Circulation, &c. from the Year 1778 to 1847—continued.

—	CIRCULATION; viz.		LIABILITIES.			TOTAL of the Liabilities and of the Means.	MEANS.		SECURITIES; viz.	
	Bank Notes of £. 5 and upwards, and Post Bills.	Bank Notes under £. 5.	Circulation.	Deposits.	Rest.		Bullion.	Securities.	Public.	Private.
	£.	£.								
28 February 1827	21,229,220	661,390	21,890,610	8,801,660	2,996,280	33,688,550	10,159,020	23,529,530	18,685,015	4,844,515
31 August 1827	22,267,460	480,200	22,747,660	8,052,090	2,863,400	33,663,090	10,463,770	23,199,320	19,809,595	3,389,725
29 February 1828	21,564,450	416,260	21,980,710	9,198,140	2,749,710	33,928,560	10,347,290	23,581,270	19,818,777	3,762,493
30 August 1828	20,975,170	382,340	21,357,510	10,201,280	2,845,620	34,404,410	10,498,880	23,905,530	20,082,776	3,222,754
28 February 1829	19,514,020	356,880	19,870,850	9,553,960	2,794,960	32,219,770	6,835,020	25,384,750	19,736,065	5,648,685
31 August 1829	19,313,530	333,850	19,547,380	9,035,070	2,874,890	31,467,340	6,795,530	24,661,810	20,072,440	4,589,370
27 February 1830	19,730,240	320,490	20,050,730	10,763,150	2,561,510	33,375,390	9,171,000	24,204,390	20,038,890	4,165,500
30 August 1830	21,151,390	312,310	21,464,700	11,620,840	2,630,630	35,716,170	11,150,480	24,565,690	20,911,616	3,654,074
28 February 1831	19,303,270	306,870	19,600,140	11,213,530	2,612,360	33,426,030	8,217,050	25,208,980	19,927,572	5,281,408
31 August 1831	18,236,240	302,390	18,538,630	9,069,310	2,736,850	30,344,790	6,439,760	23,905,030	18,056,552	5,848,478
29 February 1832	17,752,610	299,100	18,051,710	8,937,170	2,637,760	29,626,640	5,293,150	24,333,490	18,497,448	5,836,042
31 August 1832	17,685,820	294,830	17,980,650	10,875,140	2,667,440	31,523,230	7,596,650	23,926,580	19,147,290	4,779,290
28 February 1833	19,078,060	292,410	19,370,490	12,395,430	2,558,880	34,324,800	9,500,270	24,824,530	19,373,570	5,450,960
31 August 1833	19,340,070	289,650	19,629,720	12,688,100	2,601,200	34,819,020	9,894,550	24,924,470	18,925,070	5,999,400
28 February 1834	19,965,350	287,560	19,252,910	13,356,390	2,570,760	35,180,060	8,537,390	26,642,670	18,123,800	8,518,870
31 August 1834	18,553,770	286,920	18,839,690	13,792,760	2,701,110	35,333,560	6,520,600	28,812,960	19,124,070	9,688,890
28 February 1835	18,043,940	284,740	18,328,680	10,823,010	2,748,910	31,900,600	6,259,440	25,641,160	17,770,500	7,870,660
31 August 1835	17,608,760	283,460	17,892,220	13,741,820	2,760,350	34,394,390	6,201,960	28,192,430	17,124,200	11,068,230
29 February 1836	17,819,660	282,570	18,102,230	14,322,530	2,798,490	35,223,250	7,888,700	27,334,550	16,109,400	11,225,150
31 August 1836	18,770,090	281,670	18,158,760	12,275,520	2,813,750	33,248,030	5,273,790	27,974,240	14,776,530	13,197,710
28 February 1837	17,952,120	280,560	18,232,680	10,593,800	2,962,330	31,788,810	4,089,690	27,699,210	12,642,860	15,056,350
31 August 1837	18,462,300	278,950	18,741,250	10,376,480	2,968,070	32,085,800	6,673,010	25,412,790	13,761,890	11,650,900
28 February 1838	18,506,080	277,910	18,783,990	11,022,120	2,817,120	32,625,230	10,524,520	22,100,710	13,599,490	8,501,220
31 August 1838	19,468,660	277,100	19,745,760	8,627,700	2,849,460	31,222,920	9,547,710	21,675,210	13,551,620	8,123,590
28 February 1839	17,811,330	276,420	18,087,750	8,153,380	2,709,400	28,950,530	6,832,370	22,118,160	13,550,540	8,567,620
31 August 1839	17,552,960	275,870	17,827,930	7,804,430	2,873,950	28,506,310	2,404,540	26,101,770	13,518,330	12,583,390
29 February 1840	16,275,420	273,520	16,548,940	7,801,310	2,878,070	27,228,320	4,395,500	22,832,820	13,787,690	9,045,130
31 August 1840	16,724,790	272,340	16,997,130	6,313,760	2,845,770	26,156,660	4,288,680	21,867,980	14,340,450	7,527,530
27 February 1841	16,139,440	271,560	16,411,000	6,930,300	2,802,730	26,144,030	4,427,500	21,716,530	13,494,840	8,221,690
31 August 1841	17,259,750	270,850	17,530,600	7,499,380	2,857,250	27,887,230	4,831,940	23,055,290	15,082,310	7,972,980
28 February 1842	16,743,280	270,380	17,013,660	8,556,740	2,818,010	28,388,410	6,360,730	22,027,680	13,763,450	8,264,230
31 August 1842	19,801,780	269,820	20,071,600	8,765,640	2,860,170	31,706,410	9,846,140	21,860,270	14,676,400	7,183,870
28 February 1843	20,015,060	269,310	20,284,370	11,262,500	2,737,230	34,284,160	11,149,790	23,134,370	16,978,390	6,155,980
31 August 1843	19,339,790	-	19,339,790	11,307,060	3,279,800	33,926,650	12,205,000	21,681,650	15,914,410	5,717,240
29 February 1844	21,148,370	-	21,148,370	12,529,160	3,184,870	36,862,400	16,213,950	20,648,450	14,810,520	5,837,930
31 August 1844	21,485,260	-	21,485,260	12,137,590	3,563,790	37,186,640	15,814,540	21,872,100	14,001,830	7,870,270
28 February 1845	21,201,720	-	21,201,720	15,722,960	3,573,520	40,498,200	15,767,590	24,730,610	12,921,380	11,809,230
30 August 1845	22,109,220	-	22,109,220	14,401,560	3,588,890	40,099,070	15,592,290	24,507,380	12,794,570	11,712,810
28 February 1846	20,968,240	-	20,968,240	24,943,600	3,689,480	49,601,270	13,775,790	35,825,480	12,583,440	23,242,040
31 August 1846	21,390,420	-	21,390,420	16,322,310	3,839,750	41,552,480	16,388,100	25,164,380	12,408,730	12,755,650
27 February 1847	20,151,760	-	20,151,760	15,250,180	3,890,220	39,301,160	12,044,930	27,256,230	11,437,080	15,819,150
31 August 1847	18,828,070	-	18,828,070	14,416,350	3,925,630	37,170,550	9,163,840	28,006,710	11,083,340	16,923,370

Bank of England, }
19 January 1848. }Willm Smee,
Chief Acct.

AN ACCOUNT of the AMOUNT of the NOTES of the Bank of *England* in Circulation, of the AMOUNT of all DEPOSITS, and of the AMOUNT of all SECURITIES, and of the AMOUNT of all BULLION held by the Bank of *England*, on the 28th day of February and the 31st day of August in each Year, from the Year 1848 to the 31st day of August 1856 inclusive (in continuation of the Return No. 4, in the Appendix to the Report of the Select Committee on Commercial Distress, 1848).

	Circulation, viz.: Bank Notes of £. 5 and upwards, and Post Bills.	DEPOSITS.	REST.	TOTAL of the LIABILITIES and MEANS.	MEANS.		SECURITIES.	
					Bullion.	Securities.	Public.	Private.
	£.	£.	£.	£.	£.	£.	£.	£.
29 February 1848 - -	19,125,290	16,050,970	3,946,520	39,122,780	14,849,200	24,273,580	11,021,920	13,251,660
31 August 1848 - -	19,140,160	13,827,490	3,808,540	36,776,190	13,568,320	23,187,870	11,909,740	11,278,130
28 February 1849 - -	19,139,370	16,170,590	3,843,860	39,153,820	15,338,850	23,814,970	13,521,180	10,293,790
31 August 1849 - -	19,534,290	15,574,110	3,567,330	38,675,730	14,816,680	23,859,050	13,781,250	10,077,800
28 February 1850 - -	20,111,770	17,498,760	3,583,430	41,193,960	17,159,150	24,034,810	13,846,360	10,188,450
31 August 1850 - -	20,987,760	17,542,380	3,536,660	42,066,800	16,769,570	25,297,230	13,877,850	11,419,380
28 February 1851 - -	20,309,010	17,347,030	3,594,890	41,250,930	14,476,280	26,774,650	13,592,690	13,181,960
30 August 1851 - -	20,965,430	16,132,990	3,566,980	40,665,380	14,362,420	26,302,960	12,911,210	13,391,750
28 February 1852 - -	21,645,260	18,381,560	3,604,180	43,631,000	19,238,920	24,392,080	13,005,100	11,386,980
31 August 1852 - -	23,868,710	19,304,110	3,540,540	46,713,360	21,998,640	24,714,720	13,636,160	11,076,540
28 February 1853 - -	23,480,930	19,501,750	3,594,230	46,576,910	18,140,430	28,436,480	12,935,850	15,500,630
31 August 1853 - -	24,028,660	15,806,410	3,596,670	43,431,740	16,871,700	26,560,040	12,373,270	14,186,770
28 February 1854 - -	22,958,330	14,299,800	3,685,470	40,943,600	16,266,100	24,677,500	12,241,960	12,435,540
31 August 1854 - -	20,875,040	13,923,320	3,654,910	38,453,270	13,533,290	24,919,980	10,441,880	14,478,100
29 February 1855 - -	19,902,830	15,679,700	3,600,250	39,182,780	13,048,050	26,134,730	11,448,940	14,685,790
31 August 1855 - -	21,119,880	18,262,110	3,605,170	42,987,160	15,149,590	27,837,570	13,031,090	14,806,480
29 February 1856 - -	19,672,490	18,038,010	3,728,380	41,438,880	10,630,520	30,808,360	11,373,000	19,435,360
30 August 1856 - -	21,055,030	15,324,890	3,688,400	40,068,320	12,387,100	27,681,220	12,036,070	15,645,150

Bank of England, }
27 February 1857. }

Will^m Sme^c,
Chief Acc^t.

Appendix, No. 12.

Appendix, No. 5, to Report from Select

AN ACCOUNT of the NOTES, SECURITIES, BULLION, &c. of the Bank of *England*, as published down to the latest Period to

ISSUE DEPARTMENT.

Weeks ending	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.	Proprietors' Capital.	Res.
1844 :	£.	£.	£.	£.	£.	£.	£.	£.	£.
September 7	28,351,295	28,351,295	11,015,100	2,984,900	12,657,208	1,694,087	28,351,295	14,553,000	3,564,729
— 14	28,500,880	28,500,880	"	"	12,806,794	1,694,086	28,500,880	"	3,563,796
— 21	28,582,705	28,582,705	"	"	12,888,619	1,694,086	28,582,705	"	3,567,007
— 28	28,362,830	28,362,830	"	"	12,668,744	1,694,086	28,362,830	"	3,568,518
October 5	28,082,905	28,082,905	"	"	12,388,819	1,694,086	28,082,905	"	3,552,704
— 12	27,838,085	27,838,085	"	"	12,149,367	1,688,718	27,838,085	"	3,069,646
— 19	27,731,910	27,731,910	"	"	12,043,192	1,688,718	27,731,910	"	3,102,033
— 26	27,545,730	27,545,730	"	"	11,897,842	1,647,888	27,545,730	"	3,105,387
November 2	27,498,580	27,498,580	"	"	11,875,969	1,622,611	27,498,580	"	3,131,881
— 9	27,400,995	27,400,995	"	"	11,790,467	1,610,528	27,400,995	"	3,133,564
— 16	27,507,795	27,507,795	"	"	11,914,184	1,593,611	27,507,795	"	3,137,195
— 23	27,528,875	27,528,875	"	"	11,935,264	1,593,611	27,528,875	"	3,139,027
— 30	27,786,190	27,786,190	"	"	12,192,579	1,593,611	27,786,190	"	3,140,040
December 7	27,817,505	27,817,505	"	"	12,223,894	1,593,611	27,817,505	"	3,110,069
— 14	28,003,705	28,003,705	"	"	12,410,094	1,593,611	28,003,705	"	3,105,886
— 21	28,151,730	28,151,730	"	"	12,558,119	1,593,611	28,151,730	"	3,110,513
— 28	28,200,165	28,200,165	"	"	12,606,554	1,593,611	28,200,165	"	3,113,967
1845 :									
January 4	28,087,055	28,087,055	"	"	12,493,444	1,593,611	28,087,055	"	3,127,278
— 11	28,163,130	28,163,130	"	"	12,543,092	1,620,038	28,163,130	"	3,194,623
— 18	28,138,080	28,138,080	"	"	12,480,235	1,662,845	28,138,080	"	3,208,150
— 25	28,128,310	28,128,310	"	"	12,463,197	1,665,113	28,128,310	"	3,209,696
February 1	28,232,485	28,232,485	"	"	12,546,405	1,684,080	28,232,485	"	3,298,944
— 8	28,447,835	28,447,835	"	"	12,552,401	1,895,434	28,447,835	"	3,302,806
— 15	28,537,255	28,537,255	"	"	12,638,967	1,898,268	28,537,255	"	3,302,136
— 22	28,679,520	28,679,520	"	"	12,755,367	1,924,153	28,679,520	"	3,252,281
March 1	28,952,105	28,952,105	"	"	12,943,918	2,008,187	28,952,105	"	3,575,172
— 8	29,040,075	29,040,075	"	"	13,008,880	2,031,105	29,040,075	"	3,577,267
— 15	29,148,060	29,148,060	"	"	13,102,753	2,045,307	29,148,060	"	3,579,429
— 22	29,213,555	29,213,555	"	"	13,177,831	2,035,724	29,213,555	"	3,581,884
— 29	29,471,410	29,471,410	"	"	13,380,933	2,090,457	29,471,410	"	3,584,054
April 5	29,352,145	29,352,145	"	"	13,260,543	2,091,602	29,352,145	"	3,586,219
— 12	29,216,950	29,216,950	"	"	13,143,380	2,073,570	29,216,950	"	3,147,578
— 19	29,184,220	29,184,220	"	"	13,110,947	2,073,273	29,184,220	"	3,151,333
— 26	29,253,945	29,253,945	"	"	13,180,672	2,073,273	29,253,945	"	3,176,289
May 3	29,167,095	29,167,095	"	"	13,088,142	2,078,953	29,167,095	"	3,183,817
— 10	29,222,935	29,222,935	"	"	13,124,113	2,098,822	29,222,935	"	3,183,822
— 17	29,340,425	29,340,425	"	"	13,237,395	2,103,030	29,340,425	"	3,188,579
— 24	29,412,545	29,412,545	"	"	13,309,515	2,103,030	29,412,545	"	3,191,461
— 31	29,635,735	29,635,735	"	"	13,532,705	2,103,030	29,635,735	"	3,181,245
June 7	29,732,600	29,732,600	"	"	13,605,716	2,126,884	29,732,600	"	3,136,091
— 14	29,917,115	29,917,115	"	"	13,785,460	2,131,655	29,917,115	"	3,136,239
— 21	30,051,610	30,051,610	"	"	13,911,607	2,140,003	30,051,610	"	3,140,557
— 28	30,047,470	30,047,470	"	"	13,907,467	2,140,003	30,047,470	"	3,143,841
July 5	29,891,935	29,891,935	"	"	13,751,932	2,140,003	29,891,935	"	3,164,433
— 12	29,682,660	29,682,660	"	"	13,542,657	2,140,003	29,682,660	"	3,218,008
— 19	29,393,700	29,393,700	"	"	13,394,306	1,999,394	29,393,700	"	3,234,268
— 26	29,243,520	29,243,520	"	"	13,244,126	1,999,394	29,243,520	"	3,321,972
August 2	29,196,760	29,196,760	"	"	13,206,991	1,989,769	29,196,760	"	3,348,246
— 9	29,141,605	29,141,605	"	"	13,151,836	1,989,769	29,141,605	"	3,340,750
— 16	29,075,905	29,075,905	"	"	13,086,136	1,989,769	29,075,905	"	3,348,596
— 23	29,022,310	29,022,310	"	"	13,032,541	1,989,769	29,022,310	"	3,349,282
— 30	29,009,005	29,009,005	"	"	13,019,004	1,990,001	29,009,005	"	3,588,888
September 6	28,953,300	28,953,300	"	"	12,982,591	1,970,709	28,953,300	"	3,608,180
— 13	28,790,195	28,790,195	"	"	12,819,486	1,970,709	28,790,195	"	3,611,164
— 20	28,798,230	28,798,230	"	"	12,863,507	1,934,723	28,798,230	"	3,616,685
— 27	28,557,990	28,557,990	"	"	12,717,050	1,840,940	28,557,990	"	3,621,711
October 4	28,355,670	28,355,670	"	"	12,514,730	1,840,940	28,355,670	"	3,629,978
— 11	28,068,820	28,068,820	"	"	12,253,289	1,815,531	28,068,820	"	3,140,006
— 18	27,778,955	27,778,955	"	"	12,018,447	1,760,508	27,778,955	"	3,188,641
— 25	27,415,690	27,415,690	"	"	11,758,159	1,657,531	27,415,690	"	3,212,133

Appendix, No. 12.

COMMITTEE ON COMMERCIAL DISTRESS, 1848.

Weekly in the "Gazette," since the passing of the Act 7 & 8 Vict., c. 32, from 31st August 1844 which the same can be made up.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven-Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1844:
3,630,809	8,644,348	1,030,354	31,423,240	14,554,834	7,835,616	8,175,025	857,765	31,423,240	7 September.
4,417,067	8,475,101	1,007,670	32,018,634	14,554,834	8,146,689	8,620,220	696,891	32,018,634	14 —
5,293,615	8,511,771	972,959	32,898,352	14,554,834	8,802,714	8,964,545	576,259	32,898,352	21 —
6,010,335	8,286,772	1,052,280	33,470,805	14,554,834	9,795,840	8,460,705	639,426	33,470,805	28 —
6,202,322	8,225,082	1,081,258	33,614,366	14,554,834	10,510,120	7,930,010	619,402	33,614,366	5 October.
8,147,290	8,230,673	1,107,985	35,096,593	16,352,834	10,528,785	7,610,025	606,949	35,096,593	12 —
3,965,196	8,506,798	1,074,673	31,201,700	15,676,037	8,418,826	6,648,665	458,172	31,201,700	19 —
8,456,646	8,291,481	1,065,712	30,572,226	15,408,775	8,387,508	6,224,845	551,098	30,572,226	26 —
3,471,119	8,757,379	1,051,941	30,965,320	15,070,775	8,675,659	6,678,715	540,171	30,965,320	2 November.
3,653,893	8,340,444	1,019,350	30,700,251	14,469,775	8,731,567	6,844,275	714,634	30,700,251	9 —
3,879,458	8,029,934	989,390	30,588,007	13,539,775	9,398,630	6,927,045	723,457	30,588,007	16 —
4,812,191	7,864,144	965,990	31,334,352	13,539,775	9,547,462	7,410,400	836,715	31,334,352	23 —
5,226,633	8,345,610	949,133	32,214,416	13,539,775	9,958,645	7,943,850	772,146	32,214,416	30 —
5,795,572	8,422,809	966,455	32,847,905	13,540,619	10,193,713	8,286,105	827,468	32,847,905	7 December.
6,385,654	8,381,188	994,174	33,419,902	13,540,619	10,293,154	8,745,540	840,589	33,419,902	14 —
7,075,258	8,348,738	967,934	34,055,443	13,540,619	10,763,777	8,959,630	791,417	34,055,443	21 —
7,411,605	8,265,079	984,540	34,327,491	13,540,619	11,031,821	9,076,800	678,251	34,327,491	28 —
									1845:
7,366,643	8,037,320	1,015,166	34,099,407	13,539,720	11,426,996	8,418,125	714,566	34,099,407	4 January.
4,128,966	8,877,905	1,019,528	31,774,022	14,386,839	9,001,544	7,772,930	612,709	31,774,022	11 —
3,969,572	8,803,570	1,079,821	30,714,122	13,843,692	8,627,598	7,588,085	654,747	30,714,122	18 —
2,787,233	8,714,052	1,068,727	30,322,728	13,651,692	8,561,399	7,418,075	691,562	30,322,728	25 —
2,852,124	8,713,690	1,065,065	30,502,623	13,541,692	8,652,751	7,642,235	666,145	30,502,623	1 February.
3,715,171	9,732,193	1,068,046	32,371,216	13,476,160	10,065,958	8,128,350	700,748	32,371,216	8 —
4,630,247	9,944,408	1,031,922	33,461,713	13,474,379	10,821,457	8,395,065	770,812	33,461,713	15 —
5,237,909	9,941,556	985,035	33,969,971	13,522,379	10,784,494	8,889,215	773,783	33,969,971	22 —
5,476,094	10,323,799	983,338	34,012,283	13,474,379	11,707,400	8,952,545	777,959	34,012,283	1 March.
5,879,753	10,379,610	982,386	35,372,016	13,474,379	11,720,459	9,340,815	836,363	35,372,016	8 —
6,451,293	9,994,572	980,378	35,558,692	13,474,379	11,836,377	9,451,385	796,521	35,558,692	15 —
6,900,191	10,452,425	992,122	36,469,682	13,474,379	12,535,169	9,673,205	786,869	36,469,682	22 —
7,321,855	10,713,052	1,023,977	37,195,988	13,589,379	13,126,469	9,747,280	732,810	37,195,988	29 —
6,924,106	10,445,950	1,063,189	36,572,464	13,474,379	13,123,678	9,252,350	722,057	36,572,464	5 April.
4,355,166	11,753,022	1,035,989	34,894,735	13,147,495	11,069,829	8,001,434	675,977	34,894,735	12 —
6,218,350	11,531,267	1,122,066	33,576,016	14,471,966	10,654,085	7,791,345	658,620	33,576,016	19 —
2,643,448	10,781,637	1,181,547	32,335,921	13,921,966	9,680,272	8,101,770	631,913	32,335,921	26 —
2,712,041	10,355,640	1,129,238	31,943,736	13,616,966	9,857,686	7,827,925	641,159	31,943,736	3 May.
3,391,477	10,065,486	1,106,626	32,300,411	13,416,966	10,104,644	8,140,050	638,751	32,300,411	10 —
4,357,366	10,276,032	1,060,598	33,435,595	13,385,787	10,656,808	8,734,045	658,945	33,435,595	17 —
5,051,007	10,087,531	1,031,487	33,904,466	13,384,898	10,644,537	9,014,845	860,206	33,904,466	24 —
5,352,114	10,865,704	1,030,555	34,982,618	13,464,898	11,558,992	9,182,485	776,243	34,982,618	31 —
5,745,482	10,564,624	1,018,497	35,017,694	13,384,898	11,470,805	9,382,505	779,486	35,017,694	7 June.
6,261,465	10,315,111	976,405	35,242,280	13,384,898	11,305,902	9,854,615	696,805	35,242,280	14 —
6,951,778	10,147,586	1,001,282	35,794,198	13,384,898	11,984,420	9,837,175	587,705	35,794,198	21 —
7,398,420	10,154,148	1,026,853	36,276,262	13,384,898	12,619,663	9,717,270	554,431	36,276,262	28 —
7,330,309	10,041,440	1,045,592	36,134,684	13,384,206	12,944,496	9,279,785	526,197	36,134,684	5 July.
3,456,089	11,356,519	1,081,545	33,665,161	13,800,344	11,282,221	8,068,970	513,626	33,665,161	12 —
2,834,528	10,934,390	1,091,853	32,648,139	13,456,776	10,815,121	7,890,610	485,632	32,648,139	19 —
2,933,908	10,745,013	1,085,211	32,639,704	13,539,344	10,607,877	7,942,485	549,998	32,639,704	26 —
3,215,363	10,960,214	1,072,290	33,139,083	13,321,844	11,463,603	7,849,785	503,851	33,139,083	2 August.
4,034,767	10,187,780	1,050,220	33,166,517	13,321,844	11,634,159	7,682,465	528,049	33,166,517	9 —
4,969,903	8,973,401	1,374,346	33,219,896	13,441,844	11,679,359	7,494,205	603,898	33,219,896	16 —
5,393,936	8,408,887	1,383,566	33,088,671	13,321,844	11,358,577	7,832,955	580,295	33,088,671	23 —
5,830,311	8,571,253	1,059,606	33,603,058	13,347,570	11,712,811	7,959,390	583,287	33,603,058	30 —
6,474,705	8,507,213	1,021,689	34,164,787	13,468,643	11,967,081	8,255,505	473,558	34,164,787	6 September.
7,319,619	8,316,750	963,995	34,764,528	13,343,643	12,391,188	8,430,700	593,997	34,764,528	13 —
8,222,109	8,110,787	1,020,324	35,522,905	13,343,643	13,297,048	8,327,895	549,319	35,522,905	20 —
8,802,110	8,070,212	1,000,311	36,047,344	13,343,643	14,149,003	7,946,985	602,703	36,047,344	27 —
8,708,497	8,167,961	1,088,160	36,142,596	13,348,643	15,186,965	7,095,615	509,373	36,142,596	4 October.
8,782,975	8,474,856	1,081,206	36,032,043	13,348,643	15,133,966	7,037,600	511,834	36,032,043	11 —
4,488,419	9,835,604	1,123,643	33,189,597	13,203,138	14,049,529	5,525,510	411,330	33,189,597	18 —
4,323,662	8,930,134	1,090,472	32,109,401	13,203,138	12,931,115	5,389,575	583,373	32,109,401	25 —

AN ACCOUNT of the Notes, Securities, Bullion, &c. of the Bank of England, as published Weekly in the "Gazette," since the

ISSUE DEPARTMENT.

Weeks ending	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.	Proprietors' Capital.	Rest.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1845—contd.									
November 1	27,267,115	27,267,115	11,015,100	2,984,900	11,661,681	1,605,434	27,267,115	14,353,000	3,224,453
— 8	27,267,365	27,267,365	"	"	11,670,074	1,532,291	27,202,365	"	3,234,595
— 15	26,974,685	26,974,685	"	"	11,478,722	1,495,963	26,974,685	"	3,244,733
— 22	27,036,550	27,036,550	"	"	11,441,931	1,594,619	27,036,550	"	3,252,209
— 29	26,733,810	26,733,810	"	"	11,159,981	1,573,829	26,733,810	"	3,246,426
December 6	26,540,480	26,540,480	"	"	10,992,631	1,547,849	26,540,480	"	3,209,394
— 13	26,626,350	26,626,350	"	"	11,054,501	1,571,849	26,626,350	"	3,215,596
— 20	26,819,390	26,819,390	"	"	11,240,465	1,578,925	26,819,390	"	3,221,636
— 27	26,771,510	26,771,510	"	"	11,189,484	1,582,026	26,771,510	"	3,227,443
1846:									
January 3	26,675,925	26,675,925	"	"	11,093,869	1,582,056	26,675,925	"	3,254,660
— 10	26,541,200	26,541,200	"	"	11,006,127	1,535,073	26,541,200	"	3,314,454
— 17	26,573,910	26,573,910	"	"	11,025,956	1,547,954	26,573,910	"	3,341,777
— 24	26,525,025	26,525,025	"	"	10,974,471	1,550,554	26,525,025	"	3,356,090
— 31	26,587,355	26,587,355	"	"	11,028,945	1,588,410	26,587,355	"	3,451,151
February 7	26,698,620	26,698,620	"	"	11,140,210	1,558,410	26,698,620	"	3,462,787
— 14	26,800,325	26,800,325	"	"	11,177,282	1,623,043	26,800,325	"	3,474,577
— 21	26,973,255	26,973,255	"	"	11,346,130	1,627,125	26,973,255	"	3,477,016
— 28	27,015,295	27,015,295	"	"	11,353,065	1,662,230	27,015,295	"	3,689,430
March 7	27,079,270	27,079,270	"	"	11,417,040	1,662,230	27,079,270	"	3,757,708
— 14	27,117,805	27,117,805	"	"	11,407,524	1,710,281	27,117,805	"	3,767,623
— 21	27,264,475	27,264,475	"	"	11,554,194	1,710,281	27,264,475	"	3,780,009
— 28	27,269,245	27,269,245	"	"	11,558,964	1,710,281	27,269,245	"	3,789,971
April 4	27,181,980	27,181,980	"	"	11,460,445	1,721,535	27,181,980	"	3,799,508
— 11	27,030,255	27,030,255	"	"	11,308,300	1,721,955	27,030,255	"	3,352,391
— 18	27,031,510	27,031,510	"	"	11,250,593	1,780,917	27,031,510	"	3,359,084
— 25	27,049,510	27,049,510	"	"	11,256,880	1,792,630	27,049,510	"	3,364,576
May 2	27,072,295	27,072,295	"	"	11,279,130	1,793,165	27,072,295	"	3,396,540
— 9	27,244,995	27,244,995	"	"	11,451,830	1,793,165	27,244,995	"	3,406,284
— 16	27,520,215	27,520,215	"	"	11,633,619	1,866,596	27,520,215	"	3,418,372
— 23	27,706,865	27,706,865	"	"	11,782,453	1,924,412	27,706,865	"	3,426,036
— 30	27,993,880	27,993,880	"	"	12,062,597	1,931,283	27,993,880	"	3,378,278
June 6	28,325,000	28,325,000	"	"	12,192,710	2,132,290	28,325,000	"	3,379,044
— 13	28,603,395	28,603,395	"	"	12,371,105	2,232,290	28,603,395	"	3,386,810
— 20	29,005,160	29,005,160	"	"	12,592,403	2,412,757	29,005,160	"	3,396,774
— 27	29,273,105	29,273,105	"	"	12,849,579	2,423,520	29,273,105	"	3,406,354
July 4	29,322,200	29,322,200	"	"	12,905,074	2,417,126	29,322,200	"	3,424,178
— 11	29,266,360	29,266,360	"	"	12,844,442	2,421,918	29,266,360	"	3,482,541
— 18	29,139,905	29,139,905	"	"	12,703,642	2,436,268	29,139,905	"	3,504,138
— 25	29,312,945	29,312,945	"	"	12,875,243	2,437,702	29,312,945	"	3,508,378
August 1	29,292,320	29,292,320	"	"	12,854,618	2,437,702	29,292,320	"	3,597,679
— 8	29,386,305	29,386,305	"	"	12,935,426	2,450,879	29,386,305	"	3,603,683
— 15	29,456,535	29,456,535	"	"	12,958,912	2,497,623	29,456,535	"	3,611,298
— 22	29,653,990	29,653,990	"	"	13,145,719	2,508,271	29,653,990	"	3,613,216
— 29	29,875,890	29,875,890	"	"	13,199,102	2,676,788	29,875,890	"	3,554,370
September 5	29,760,870	29,760,870	"	"	13,057,997	2,702,873	29,760,870	"	3,664,479
— 12	29,864,960	29,864,960	"	"	13,154,883	2,710,077	29,864,960	"	3,667,789
— 19	29,758,615	29,758,615	"	"	13,044,770	2,713,845	29,758,615	"	3,873,491
— 26	29,655,355	29,655,355	"	"	12,930,614	2,725,241	29,655,355	"	3,878,988
October 3	29,359,795	29,359,795	"	"	12,632,794	2,727,001	29,359,795	"	3,886,985
— 10	29,078,135	29,078,135	"	"	12,400,634	2,677,501	29,078,135	"	3,383,158
— 17	28,741,645	28,741,645	"	"	12,122,882	2,618,763	28,741,645	"	3,432,359
— 24	28,437,245	28,437,245	"	"	11,868,690	2,568,555	28,437,245	"	3,435,671
— 31	28,309,895	28,309,895	"	"	11,793,084	2,516,811	28,309,895	"	3,463,463
November 7	28,235,885	28,235,885	"	"	11,724,111	2,511,774	28,235,885	"	3,468,352
— 14	28,246,295	28,246,295	"	"	11,739,837	2,506,458	28,246,295	"	3,474,506
— 21	28,317,840	28,317,840	"	"	11,811,382	2,506,458	28,317,840	"	3,482,689
— 28	28,313,545	28,313,545	"	"	11,807,087	2,506,458	28,313,545	"	3,479,967
December 5	28,269,105	28,269,105	"	"	11,762,647	2,506,458	28,269,105	"	3,432,203
— 12	28,410,735	28,410,735	"	"	11,935,818	2,474,917	28,410,735	"	3,427,378
— 19	28,413,000	28,413,000	"	"	11,943,510	2,469,490	28,413,000	"	3,440,884
— 26	28,442,030	28,442,030	"	"	11,972,540	2,469,490	28,442,030	"	3,447,406
1847:									
January 2	28,258,260	28,258,260	"	"	11,788,770	2,469,490	28,258,260	"	3,469,857
— 9	27,552,100	27,552,100	"	"	11,482,442	2,069,658	27,552,100	"	3,520,048
— 16	27,225,335	27,225,335	"	"	11,356,668	1,868,667	27,225,335	"	3,551,483
— 23	26,766,260	26,766,260	"	"	11,091,751	1,874,509	26,766,260	"	3,560,665
— 30	26,172,870	26,172,870	"	"	10,499,161	1,873,709	26,172,870	"	3,643,741

SELECT COMMITTEE ON THE BANK ACTS.

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passing of the Act 7 & 8 Vict., cap. 32, from 31 August 1844 down to the latest Period to which the same can be made up—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven-Day and other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1845—contd.
4,487,058	9,099,737	1,106,405	32,470,653	13,203,138	13,429,813	5,319,775	617,027	32,470,653	1 November.
5,340,731	9,134,243	1,133,320	33,395,889	13,203,138	14,234,438	5,437,730	520,583	33,395,889	8 —
6,524,834	8,899,130	1,101,349	34,323,046	13,203,138	15,041,397	5,483,110	595,401	34,323,046	15 —
7,363,168	9,024,223	1,063,589	35,256,189	13,201,863	15,454,390	6,076,983	522,951	35,256,189	22 —
7,670,581	8,992,719	1,045,574	35,508,300	13,201,863	15,871,054	5,932,345	503,038	35,508,300	29 —
8,110,401	9,022,019	1,004,471	35,899,285	13,201,863	16,224,712	5,945,840	526,870	35,899,285	6 December.
8,684,374	9,089,705	943,591	36,486,266	13,201,863	16,135,637	6,506,345	642,421	36,486,266	13 —
9,408,044	8,715,667	960,094	36,858,441	13,201,863	16,329,285	6,768,340	558,953	36,858,441	20 —
9,698,409	8,482,239	961,859	36,922,950	13,201,863	16,252,051	6,914,660	554,376	36,922,950	27 —
1846:									
9,369,630	8,350,465	959,967	36,487,722	13,201,072	16,262,593	6,418,510	605,547	36,487,722	3 January.
5,191,017	10,656,207	1,020,503	34,735,181	13,137,047	15,273,096	5,672,855	652,183	34,735,181	10 —
4,710,957	11,254,618	1,009,030	34,869,382	13,137,047	15,773,124	5,393,745	566,466	34,869,382	17 —
4,464,806	14,208,608	1,028,388	37,611,492	13,137,047	18,381,010	5,416,380	677,055	37,611,492	24 —
4,389,810	17,036,830	987,102	40,417,893	13,137,047	21,466,997	5,112,860	700,989	40,417,893	31 —
5,054,438	18,912,445	963,688	42,946,358	13,137,047	22,908,661	6,263,625	637,025	42,946,358	7 February.
5,738,873	18,018,523	945,332	42,730,305	13,137,047	22,251,906	6,674,075	667,277	42,730,305	14 —
6,202,909	18,091,320	918,282	43,242,521	13,137,047	22,539,192	6,887,810	678,472	43,242,521	21 —
6,296,535	18,647,068	947,432	44,133,465	13,136,440	23,242,035	6,994,485	760,505	44,133,465	28 —
6,502,355	17,828,778	898,176	43,540,017	13,136,440	22,118,987	7,576,625	707,965	43,540,017	7 March.
6,804,524	17,476,998	887,487	43,489,632	13,136,440	21,923,787	7,712,120	717,285	43,489,632	14 —
7,065,422	17,356,203	921,887	43,676,521	13,136,440	21,806,194	8,033,665	700,222	43,676,521	21 —
7,319,625	17,103,928	953,579	43,720,103	13,136,731	22,181,392	7,683,690	718,290	43,720,103	28 —
7,074,026	16,763,047	965,446	43,155,027	13,136,440	22,058,631	7,316,415	643,541	43,155,027	4 April.
4,210,976	18,069,993	959,379	41,143,739	14,437,065	19,438,782	6,728,120	541,772	41,143,739	11 —
3,197,029	17,710,987	986,017	39,806,117	13,957,865	18,736,602	6,515,990	595,660	39,806,117	18 —
2,698,953	16,978,110	962,415	38,557,054	13,528,065	17,984,532	6,488,140	656,317	38,557,054	25 —
2,578,451	16,780,380	965,730	38,274,101	13,308,065	17,901,148	6,408,470	661,418	38,274,101	2 May.
3,031,375	16,256,526	981,417	38,228,602	13,023,065	17,734,025	6,836,405	635,107	38,228,602	9 —
4,084,117	16,354,017	963,128	39,372,534	12,988,065	18,222,548	7,497,460	664,461	39,372,534	16 —
4,809,183	15,947,268	970,461	39,705,948	12,988,065	18,236,480	7,774,925	706,478	39,705,948	23 —
5,228,640	16,165,620	890,192	40,216,330	13,008,065	18,460,493	8,043,560	704,212	40,216,330	30 —
5,753,512	15,927,013	852,008	40,464,577	12,988,065	18,321,641	8,468,180	686,691	40,464,577	6 June.
6,537,132	15,518,397	862,665	40,858,004	12,988,065	18,122,098	9,011,510	736,331	40,858,004	13 —
7,313,539	15,293,909	832,981	41,390,203	13,090,946	17,984,603	9,631,235	683,419	41,390,203	20 —
7,807,802	15,034,361	851,222	41,651,739	12,987,946	18,257,149	9,664,090	742,554	41,651,739	27 —
7,794,200	14,402,460	887,364	41,061,202	12,987,142	18,145,319	9,303,090	625,651	41,061,202	4 July.
3,489,416	15,661,286	941,566	38,127,809	12,962,147	16,143,726	8,425,630	596,306	38,127,809	11 —
3,162,696	14,904,973	989,462	37,114,269	12,962,560	15,382,397	8,139,020	630,292	37,114,269	18 —
3,438,401	14,306,341	940,024	36,745,144	12,962,560	14,583,407	8,562,695	636,482	36,745,144	25 —
3,793,610	13,449,388	943,423	36,337,100	12,961,735	14,068,257	8,796,875	510,233	36,337,100	1 August.
5,014,200	12,456,737	952,056	36,579,676	12,961,735	13,984,578	9,075,160	558,203	36,579,676	8 —
6,135,636	10,794,523	905,994	36,000,451	12,961,735	13,845,421	8,601,335	588,960	36,000,451	15 —
6,843,002	10,074,026	920,016	36,003,260	12,961,735	13,012,824	9,506,025	522,676	36,003,260	22 —
7,142,212	9,161,868	885,680	35,297,130	12,961,735	12,395,457	9,449,760	490,178	35,297,130	29 —
7,818,919	8,557,109	935,830	35,229,337	12,961,735	12,523,550	9,231,095	512,957	35,229,337	5 September.
8,198,800	8,095,203	903,872	35,618,664	12,961,360	12,321,816	9,846,600	488,888	35,618,664	12 —
8,765,570	8,316,924	869,247	36,378,232	12,961,360	13,049,001	9,817,195	550,676	36,378,232	19 —
9,755,977	8,260,779	905,955	37,354,699	12,961,360	14,036,157	9,786,685	568,497	37,354,699	26 —
9,776,195	8,167,143	930,793	37,314,116	12,961,360	15,086,775	8,809,150	456,831	37,314,116	3 October.
9,801,402	8,322,626	935,723	36,998,909	12,961,360	15,227,665	8,305,785	504,099	36,998,909	10 —
5,356,260	9,084,274	982,438	33,408,331	12,808,119	12,786,939	7,409,870	401,403	33,408,331	17 —
4,870,737	8,755,441	1,026,996	32,641,845	12,808,119	12,219,710	7,157,355	456,661	32,641,845	24 —
4,622,177	8,761,736	1,016,015	32,416,391	12,808,119	12,175,968	6,934,120	498,184	32,416,391	31 —
5,428,783	8,281,624	1,018,610	32,750,369	12,808,119	12,153,009	7,264,620	524,621	32,750,369	7 November.
6,777,777	7,995,422	972,112	33,772,817	12,808,119	12,525,905	7,836,335	602,458	33,772,817	14 —
7,876,390	7,975,058	990,484	34,877,621	12,808,119	13,353,675	8,109,895	605,932	34,877,621	21 —
8,447,560	8,018,391	892,355	35,391,273	12,808,119	13,562,822	8,325,745	694,567	35,391,273	28 —
8,612,488	8,303,523	895,483	35,796,697	12,807,417	13,853,212	8,402,300	733,768	35,796,697	5 December.
9,185,471	7,991,126	886,995	36,053,970	12,807,417	13,879,960	8,623,815	742,778	36,053,970	12 —
9,847,743	7,615,703	868,439	36,325,769	12,807,417	13,904,284	8,864,445	749,623	36,325,769	19 —
10,341,314	7,696,172	882,528	36,920,420	12,827,179	14,654,905	8,813,675	624,661	36,920,420	26 —
1847:									
9,990,624	7,903,969	901,139	36,818,579	12,826,362	15,071,820	8,227,085	693,312	36,818,579	2 January.
5,860,631	9,784,767	975,050	34,693,451	12,757,326	14,464,948	6,715,255	755,922	34,693,451	9 —
5,034,189	10,339,726	998,905	34,477,346	12,757,326	14,460,711	6,545,965	723,346	34,477,346	16 —
4,668,489	10,355,835	952,784	34,090,773	12,757,326	14,489,657	6,167,170	676,620	34,090,773	23 —
4,462,572	9,659,940	941,481	33,261,034	12,722,619	14,106,072	5,703,555	728,786	33,261,034	30 —

An Account of the Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," since the

ISSUE DEPARTMENT.

Weeks ending	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.	Proprietors' Capital.	Res.
1847—contd.	£.	£.	£.	£.	£.	£.	£.	£.	£.
February 6	25,504,325	25,504,325	11,015,100	2,984,900	9,963,744	1,540,581	25,504,325	14,553,000	3,650,686
— 18	25,471,265	25,471,265	"	"	9,980,684	1,540,581	25,471,265	"	3,671,409
— 20	25,458,465	25,458,465	"	"	9,932,816	1,535,649	25,458,465	"	3,663,132
— 27	25,349,820	25,349,820	"	"	9,801,428	1,548,392	25,349,820	"	3,899,220
March 6	24,993,885	24,993,885	"	"	9,445,493	1,548,392	24,993,885	"	3,951,922
— 13	24,786,340	24,786,340	"	"	9,237,948	1,548,392	24,786,340	"	3,962,288
— 20	24,487,935	24,487,935	"	"	8,963,970	1,523,965	24,487,935	"	3,971,704
— 27	24,320,340	24,320,340	"	"	8,820,737	1,499,603	24,320,340	"	3,978,633
April 3	23,554,640	23,554,640	"	"	8,066,355	1,488,285	23,554,640	"	3,991,333
— 10	23,236,340	23,236,340	"	"	7,795,644	1,440,696	23,236,340	"	3,991,768
— 17	22,801,100	22,801,100	"	"	7,365,424	1,435,676	22,801,100	"	3,997,077
— 24	22,549,140	22,549,140	"	"	7,120,006	1,429,134	22,549,140	"	3,400,789
May 1	22,506,585	22,506,585	"	"	7,088,767	1,422,818	22,506,585	"	3,412,713
— 8	22,788,855	22,788,855	"	"	7,807,616	1,481,289	22,788,855	"	3,449,164
— 15	22,967,540	22,967,540	"	"	7,486,301	1,481,289	22,967,540	"	3,459,352
— 22	23,200,775	23,200,775	"	"	7,716,658	1,484,117	23,200,775	"	3,472,569
— 29	23,290,420	23,290,420	"	"	7,806,308	1,484,117	23,290,420	"	3,472,368
June 5	23,434,365	23,434,365	"	"	7,985,365	1,449,000	23,434,365	"	3,427,363
— 12	23,592,925	23,592,925	"	"	8,143,925	1,449,000	23,592,925	"	3,441,466
— 19	23,632,575	23,632,575	"	"	8,183,575	1,449,000	23,632,575	"	3,454,025
— 26	23,676,545	23,676,545	"	"	8,227,545	1,449,000	23,676,545	"	3,463,990
July 3	23,562,830	23,562,830	"	"	8,113,830	1,449,000	23,562,830	"	3,489,468
— 10	23,304,805	23,304,805	"	"	7,905,963	1,398,842	23,304,805	"	3,551,551
— 17	23,232,875	23,232,875	"	"	7,842,021	1,390,884	23,232,875	"	3,587,543
— 24	23,119,150	23,119,150	"	"	7,790,884	1,328,766	23,119,150	"	3,596,877
— 31	22,666,925	22,666,925	"	"	7,683,022	1,083,903	22,666,925	"	3,607,870
August 7	22,634,645	22,634,645	"	"	7,563,502	1,071,143	22,634,645	"	3,703,895
— 14	22,648,450	22,648,450	"	"	7,577,307	1,071,143	22,648,450	"	3,717,357
— 21	22,614,940	22,614,940	"	"	7,545,784	1,069,206	22,614,940	"	3,734,352
— 28	22,565,900	22,565,900	"	"	7,506,899	1,059,501	22,565,900	"	3,684,203
September 4	22,396,845	22,396,845	"	"	7,373,815	1,023,030	22,396,845	"	3,986,593
— 11	22,307,140	22,307,140	"	"	7,284,110	1,023,030	22,307,140	"	4,009,004
— 18	22,205,405	22,205,405	"	"	7,182,375	1,023,030	22,205,405	"	4,020,878
— 25	22,190,875	22,190,875	"	"	7,185,845	1,005,030	22,190,875	"	4,043,012
October 2	22,121,695	22,121,695	"	"	7,116,665	1,005,030	22,121,695	"	4,065,474
— 9	21,961,585	21,961,585	"	"	6,935,849	1,036,236	21,961,585	"	4,087,552
— 16	21,989,600	21,989,600	"	"	6,899,485	1,090,116	21,989,600	"	3,465,432
— 23	21,865,445	21,865,445	"	"	6,745,354	1,120,991	21,865,445	"	3,514,485
— 30	22,009,490	22,009,490	"	"	6,864,511	1,144,979	22,009,490	"	3,587,819
November 6	22,426,530	22,426,530	"	"	7,247,959	1,178,571	22,426,530	"	3,581,247
— 13	22,848,375	22,848,375	"	"	7,647,707	1,300,668	22,848,375	"	3,610,979
— 20	23,525,845	23,525,845	"	"	8,315,638	1,210,212	23,525,845	"	3,623,323
— 27	23,956,165	23,956,165	"	"	8,745,738	1,210,433	23,956,165	"	3,629,567
December 4	24,366,085	24,366,085	"	"	9,111,038	1,255,047	24,366,085	"	3,587,004
— 11	24,769,685	24,769,685	"	"	9,450,007	1,319,678	24,769,685	"	3,601,390
— 18	25,309,395	25,309,395	"	"	9,971,049	1,338,346	25,309,395	"	3,609,416
— 25	25,609,075	25,609,075	"	"	10,262,731	1,346,344	25,609,075	"	3,618,579

Stamps and Taxes, }
3 January 1848. }

SELECT COMMITTEE ON THE BANK ACTS.

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passing of the Act 7 & 8 Vict., c. 32, from 31 August 1844 down to the latest Period to which the same can be made up—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven-Day and other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending.
£.	£.	£.	£.	£.	£.	£.	£.	£.	1847—contd.
4,668,238	9,182,765	952,669	33,007,378	12,313,175	14,019,936	5,890,855	783,412	33,007,378	6 February.
5,298,594	9,329,852	895,562	33,748,417	12,101,987	15,071,256	5,747,330	827,844	33,748,417	13 —
5,869,523	8,837,093	839,491	33,762,239	11,990,079	15,039,339	5,976,525	756,296	33,762,239	20 —
5,938,487	9,321,696	818,634	34,521,036	11,990,079	15,819,148	6,016,695	695,114	34,521,036	27 —
6,571,731	9,288,661	846,860	35,212,174	11,990,079	16,905,705	5,714,740	601,650	35,212,174	6 March.
6,716,162	9,536,187	798,465	35,566,052	11,990,079	17,358,712	5,554,140	668,121	35,566,052	13 —
6,471,623	9,962,436	844,630	35,803,393	11,990,079	17,650,874	5,418,745	748,695	35,803,393	20 —
6,616,287	9,403,182	834,640	35,385,692	11,990,079	17,824,355	4,876,015	695,243	35,385,692	27 —
6,001,947	9,502,091	960,294	35,008,665	11,990,079	18,627,116	3,699,700	691,770	35,008,665	3 April.
4,984,375	11,257,744	987,562	35,174,449	13,574,444	18,136,377	2,832,918	630,713	35,174,449	10 —
3,011,032	10,004,699	910,068	31,875,876	11,677,819	17,111,001	2,558,315	528,741	31,875,876	17 —
2,634,518	9,125,409	866,975	30,580,691	11,117,319	16,079,627	2,718,995	664,750	30,580,691	24 —
2,299,154	9,312,048	835,291	30,412,206	10,727,319	16,112,676	2,741,080	831,131	30,412,206	1 May.
2,870,109	8,930,328	813,760	30,616,361	10,308,141	16,311,781	3,196,535	799,904	30,616,361	8 —
4,319,786	8,751,171	824,017	31,907,326	10,549,108	16,662,435	3,793,330	902,453	31,907,326	15 —
6,141,624	8,288,689	797,903	33,253,785	11,503,858	16,581,674	4,420,398	747,656	33,253,785	22 —
6,977,853	8,431,900	766,451	34,201,572	11,652,305	17,041,936	4,628,030	879,301	34,201,572	29 —
7,772,708	8,150,646	765,918	34,689,535	11,718,101	17,055,495	5,083,705	802,234	34,689,535	5 June.
8,693,619	8,228,131	791,525	35,767,741	11,718,101	17,853,469	5,875,245	765,926	35,767,741	12 —
9,258,290	8,160,461	773,870	36,199,646	11,708,258	17,947,411	5,664,955	879,022	36,199,646	19 —
9,796,647	7,920,706	764,036	36,498,379	11,707,217	18,315,772	5,625,530	849,860	36,498,379	26 —
9,738,622	7,968,314	807,586	36,556,990	11,806,386	18,758,130	5,158,236	834,244	36,556,990	3 July.
5,245,017	9,305,328	841,386	33,496,277	11,636,340	16,747,037	4,331,330	781,570	33,496,277	10 —
4,569,853	8,640,327	832,755	32,173,478	11,636,340	15,782,558	4,068,503	686,975	32,173,478	17 —
4,503,516	8,326,425	849,640	31,629,458	11,636,340	15,325,476	4,916,445	651,197	31,629,458	24 —
4,503,809	8,316,271	819,019	31,799,469	11,636,340	15,724,129	3,774,675	664,325	31,799,469	31 —
5,570,606	7,865,897	816,477	32,529,875	11,663,280	16,302,175	3,946,245	618,175	32,529,875	7 August.
6,358,298	7,513,891	805,825	32,948,371	11,636,340	16,681,409	3,992,245	638,377	32,948,371	14 —
6,830,836	6,931,036	816,169	32,865,383	11,636,340	16,116,346	4,488,020	624,678	32,865,383	21 —
7,193,740	7,105,701	769,710	36,826,354	11,711,340	16,711,187	4,380,045	573,782	36,826,354	28 —
7,722,704	6,791,378	842,711	33,896,331	11,636,340	17,508,119	4,189,830	562,092	33,896,331	4 September.
8,165,782	6,986,998	814,452	34,514,231	11,636,340	17,803,384	4,466,575	607,932	34,514,231	11 —
8,749,178	7,185,073	816,732	36,324,851	11,636,340	18,740,486	4,272,940	675,085	36,324,851	18 —
9,447,851	7,484,042	819,785	36,547,690	11,636,340	20,007,232	4,112,290	591,928	36,547,690	25 —
9,329,057	7,961,767	864,883	36,774,181	11,661,340	21,259,920	3,409,300	443,612	36,774,181	2 October.
9,414,713	7,713,896	863,487	36,632,648	11,426,340	21,437,448	3,321,700	447,165	36,632,648	9 —
5,496,883	8,674,584	903,519	33,123,418	11,088,877	18,963,326	2,630,115	441,100	33,123,418	16 —
4,768,394	8,580,509	947,013	32,361,351	10,899,707	19,467,128	1,547,270	447,246	32,361,351	23 —
4,696,032	8,911,442	931,335	32,629,628	10,613,607	20,409,897	1,176,740	429,384	32,629,628	30 —
4,991,318	8,604,396	921,673	32,851,628	10,598,607	19,919,915	2,030,085	303,021	32,851,628	6 November.
5,991,765	8,312,171	884,015	33,351,930	10,583,607	19,560,468	2,797,710	410,145	33,351,930	13 —
7,219,802	7,866,482	881,324	34,143,931	10,633,607	18,791,117	4,228,095	491,112	34,143,931	20 —
7,729,572	8,288,554	891,079	35,041,772	10,948,594	18,531,810	4,966,590	576,778	35,041,772	27 —
7,799,527	8,441,269	885,717	36,266,537	10,946,594	18,070,409	5,583,020	666,514	36,266,537	4 December.
8,229,759	8,437,376	861,271	35,682,796	10,946,594	17,630,931	6,448,790	656,491	35,682,796	11 —
8,763,497	8,606,976	856,784	36,399,678	10,998,214	17,158,338	7,551,140	681,981	36,399,678	18 —
9,236,976	8,243,295	807,198	36,457,958	11,065,267	16,979,060	7,786,180	627,461	36,457,958	25 —

P. Deane,
Registrar of Bank Returns.

**AN ACCOUNT of NOTES, SECURITIES, BULLION, &c., of the Bank of England, as published Weekly
Report from the Select Committee**

Weeks ending	ISSUE DEPARTMENT.								
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.	Proprietors' Capital.	Rest.
1848:	£.	£.	£.	£.	£.	£.	£.	£.	£.
1 January -	25,790,820	25,790,820	11,015,100	2,984,900	10,443,761	1,347,059	25,790,820	14,553,000	3,639,863
8 — -	25,876,770	25,876,770	11,015,100	2,984,900	10,476,623	1,400,147	25,876,770	14,553,000	3,684,629
15 — -	26,247,000	26,247,000	11,015,100	2,984,900	10,823,312	1,423,688	26,247,000	14,553,000	3,720,447
22 — -	26,559,265	26,559,265	11,015,100	2,984,900	11,122,376	1,436,889	26,559,265	14,553,000	3,726,364
29 — -	26,782,235	26,782,235	11,015,100	2,984,900	11,339,220	1,443,015	26,782,235	14,553,000	3,726,930
5 February -	27,210,880	27,210,880	11,015,100	2,984,900	11,767,865	1,443,015	27,210,880	14,553,000	3,803,998
12 — -	27,582,895	27,582,895	11,015,100	2,984,900	12,139,880	1,443,015	27,582,895	14,553,000	3,805,025
19 — -	27,890,705	27,890,705	11,015,100	2,984,900	12,447,690	1,443,015	27,890,705	14,553,000	3,798,398
26 — -	28,101,940	28,101,940	11,015,100	2,984,900	12,658,612	1,443,328	28,101,940	14,553,000	3,739,389
4 March -	28,205,830	28,205,830	11,015,100	2,984,900	12,762,502	1,443,328	28,205,830	14,553,000	3,980,540
11 — -	28,235,615	28,235,615	11,015,100	2,984,900	12,792,287	1,443,328	28,235,615	14,553,000	3,984,871
18 — -	28,414,360	28,414,360	11,015,100	2,984,900	12,889,560	1,524,800	28,414,360	14,553,000	3,991,550
25 — -	28,556,320	28,556,320	11,015,100	2,984,900	12,738,430	1,817,890	28,556,320	14,553,000	3,995,884
1 April -	28,542,735	28,542,735	11,015,100	2,984,900	12,648,764	1,893,951	28,542,735	14,553,000	4,001,345
8 — -	28,008,385	28,008,385	11,015,100	2,984,900	12,089,798	1,918,587	28,008,385	14,553,000	3,396,002
15 — -	27,165,470	27,165,470	11,015,100	2,984,900	11,231,101	1,934,369	27,165,470	14,553,000	3,400,562
22 — -	26,621,920	26,621,920	11,015,100	2,984,900	10,750,852	1,871,068	26,621,920	14,553,000	3,405,092
29 — -	26,261,825	26,261,825	11,015,100	2,984,900	10,556,208	1,705,622	26,261,825	14,553,000	3,408,200
6 May -	26,176,255	26,176,255	11,015,100	2,984,900	10,612,421	1,563,834	26,176,255	14,553,000	3,435,766
13 — -	26,364,090	26,364,090	11,015,100	2,984,900	10,921,699	1,442,391	26,364,090	14,553,000	3,438,576
20 — -	26,661,410	26,661,410	11,015,100	2,984,900	11,208,757	1,452,653	26,661,410	14,553,000	3,442,078
27 — -	26,743,610	26,743,610	11,015,100	2,984,900	11,388,612	1,404,998	26,743,610	14,553,000	3,391,979
3 June -	26,860,060	26,860,060	11,015,100	2,984,900	11,455,062	1,404,998	26,860,060	14,553,000	3,385,158
10 — -	27,132,275	27,132,275	11,015,100	2,984,900	11,727,277	1,404,998	27,132,275	14,553,000	3,391,239
17 — -	27,352,845	27,352,845	11,015,100	2,984,900	11,947,847	1,404,998	27,352,845	14,553,000	3,396,949
24 — -	27,536,565	27,536,565	11,015,100	2,984,900	12,131,567	1,404,998	27,536,565	14,553,000	3,400,930
1 July -	27,646,055	27,646,055	11,015,100	2,984,900	12,238,057	1,407,998	27,646,055	14,553,000	3,414,255
8 — -	27,673,050	27,673,050	11,015,100	2,984,900	12,244,552	1,428,498	27,673,050	14,553,000	3,470,610
15 — -	27,593,690	27,593,690	11,015,100	2,984,900	12,184,014	1,409,676	27,593,690	14,553,000	3,492,114
22 — -	27,451,560	27,451,560	11,015,100	2,984,900	12,123,761	1,327,799	27,451,560	14,553,000	3,498,611
29 — -	27,063,340	27,063,340	11,015,100	2,984,900	11,918,073	1,145,267	27,063,340	14,553,000	3,506,556
5 August -	26,690,315	26,690,315	11,015,100	2,984,900	11,670,223	1,020,092	26,690,315	14,553,000	3,599,152
12 — -	26,693,925	26,693,925	11,015,100	2,984,900	11,756,604	937,321	26,693,925	14,553,000	3,605,442
19 — -	26,763,645	26,763,645	11,015,100	2,984,900	11,873,485	890,160	26,763,645	14,553,000	3,608,790
26 — -	26,853,120	26,853,120	11,015,100	2,984,900	12,077,978	775,147	26,853,120	14,553,000	3,556,686
2 September -	26,883,505	26,883,505	11,015,100	2,984,900	12,177,567	705,938	26,883,505	14,553,000	3,626,382
9 — -	26,958,875	26,958,875	11,015,100	2,984,900	12,402,140	556,735	26,958,875	14,553,000	3,628,667
16 — -	27,198,740	27,198,740	11,015,100	2,984,900	12,663,837	534,903	27,198,740	14,553,000	3,631,710
23 — -	27,237,435	27,237,435	11,015,100	2,984,900	12,727,526	509,909	27,237,435	14,553,000	3,634,727
30 — -	27,120,705	27,120,705	11,015,100	2,984,900	12,610,796	509,909	27,120,705	14,553,000	3,637,472
7 October -	26,823,635	26,823,635	11,015,100	2,984,900	12,313,726	509,909	26,823,635	14,553,000	3,846,485
14 — -	26,739,165	26,739,165	11,015,100	2,984,900	12,229,256	509,909	26,739,165	14,553,000	3,382,646
21 — -	26,592,550	26,592,550	11,015,100	2,984,900	12,082,641	509,909	26,592,550	14,553,000	3,386,565
28 — -	26,608,155	26,608,155	11,015,100	2,984,900	12,100,246	507,909	26,608,155	14,553,000	3,387,862
4 November -	26,796,660	26,796,660	11,015,100	2,984,900	12,288,751	507,909	26,796,660	14,553,000	3,415,516
11 — -	26,961,205	26,961,205	11,015,100	2,984,900	12,453,296	507,909	26,961,205	14,553,000	3,418,745
18 — -	27,198,835	27,198,835	11,015,100	2,984,900	12,690,926	507,909	27,198,835	14,553,000	3,421,579
25 — -	27,386,555	27,386,555	11,015,100	2,984,900	12,878,646	507,909	27,386,555	14,553,000	3,418,070
2 December -	27,415,840	27,415,840	11,015,100	2,984,900	12,907,931	507,909	27,415,840	14,553,000	3,366,147
9 — -	27,733,735	27,733,735	11,015,100	2,984,900	13,225,826	507,909	27,733,735	14,553,000	3,374,251
16 — -	27,982,125	27,982,125	11,015,100	2,984,900	13,474,216	507,909	27,982,125	14,553,000	3,376,688
23 — -	28,184,795	28,184,795	11,015,100	2,984,900	13,676,886	507,909	28,184,795	14,553,000	3,380,302
30 — -	28,226,595	28,226,595	11,015,100	2,984,900	13,718,686	507,909	28,226,595	14,553,000	3,382,800

in the "Gazette," according to the Act 7 & 8 Vict., c. 32 (in continuation of Appendix, No. 5, to the on Commercial Distress, 1848).

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1848 :
9,011,568	8,523,108	805,364	36,532,903	11,064,422	16,989,221	7,865,930	613,430	36,532,903	1 January.
5,414,008	10,858,286	846,364	35,356,287	10,993,353	16,345,958	7,315,385	701,591	35,356,287	8 —
4,334,680	10,676,188	902,976	34,187,291	11,203,353	15,254,936	7,152,400	576,602	34,187,291	15 —
4,082,448	10,774,870	903,278	34,039,960	11,464,665	14,510,363	7,447,385	617,547	34,039,960	22 —
4,171,203	10,768,037	904,973	34,124,213	11,553,914	14,321,905	7,640,315	608,079	34,124,213	29 —
4,574,063	10,299,027	898,217	34,128,305	11,553,914	13,888,592	8,074,925	610,874	34,128,305	5 February.
5,382,795	9,961,845	901,890	34,604,555	11,574,921	13,343,570	9,064,235	621,829	34,604,555	12 —
6,032,033	9,797,938	866,898	35,049,267	11,574,921	12,988,392	9,806,010	678,944	35,048,267	19 —
6,417,011	9,550,889	828,933	35,089,222	11,574,921	12,933,241	9,922,185	658,875	35,089,222	26 —
6,574,785	9,249,804	830,260	35,188,689	11,574,921	13,115,456	9,830,215	668,097	35,188,689	4 March.
6,883,063	9,525,211	839,622	35,785,767	11,574,921	12,954,702	10,544,595	711,549	35,785,767	11 —
6,967,392	9,773,110	869,742	36,144,794	11,572,180	12,896,563	10,967,270	708,781	36,144,794	18 —
7,452,556	9,353,628	904,354	36,259,422	11,688,041	12,857,662	10,953,245	760,474	36,259,422	25 —
7,140,125	9,580,384	926,002	36,200,856	11,721,566	12,936,289	10,874,870	668,131	36,200,856	1 April.
4,566,084	11,961,862	1,007,866	35,504,814	12,682,866	12,480,152	9,767,750	594,046	35,504,814	8 —
3,120,901	11,950,982	1,025,762	34,051,177	12,735,630	12,149,833	8,568,930	598,784	34,051,177	15 —
2,321,338	11,435,742	1,021,500	32,736,672	12,268,630	12,001,566	7,860,055	606,421	32,736,672	22 —
2,283,391	11,049,918	1,080,591	32,375,100	12,034,028	12,065,481	7,658,750	616,841	32,375,100	29 —
2,436,781	10,250,972	1,077,381	31,753,900	11,713,630	11,835,962	7,554,455	649,853	31,753,900	6 May.
3,442,607	9,756,433	1,101,270	32,291,886	11,713,630	11,815,920	8,036,820	725,516	32,291,886	13 —
4,417,182	9,189,604	1,028,108	32,627,972	11,713,630	11,630,523	8,566,010	717,809	32,627,972	20 —
4,866,035	9,135,479	1,032,232	32,978,725	11,751,215	11,524,726	8,931,685	771,129	32,978,725	27 —
5,217,473	9,082,672	1,038,176	33,276,479	11,970,082	11,488,596	9,080,655	737,146	33,276,479	3 June.
5,653,823	9,056,342	1,054,470	33,708,874	12,097,257	11,398,651	9,505,315	707,651	33,708,874	10 —
5,911,694	9,157,321	1,010,949	34,029,973	12,089,172	11,148,869	9,975,350	816,582	34,029,973	17 —
6,600,957	8,853,600	1,010,888	34,419,375	12,411,301	11,229,195	10,007,630	771,249	34,419,375	24 —
6,603,239	9,019,944	1,035,774	34,626,212	12,522,645	11,266,399	10,064,970	772,198	34,626,212	1 July.
4,113,250	11,580,598	1,137,663	34,855,101	13,602,546	11,256,427	9,312,185	684,943	34,855,101	8 —
2,621,157	11,709,054	1,150,477	33,525,802	13,207,546	11,200,140	8,448,630	669,486	33,525,802	15 —
2,410,857	11,376,888	1,127,125	32,966,481	12,607,546	11,090,948	8,410,840	657,147	32,966,481	22 —
2,303,143	10,835,797	1,117,335	32,315,831	12,522,735	11,027,342	8,118,990	646,764	32,315,831	29 —
2,888,368	9,968,628	1,109,914	32,119,062	12,462,735	10,951,788	7,998,200	706,339	32,119,062	5 August.
3,832,141	9,440,513	1,088,024	32,519,120	12,462,735	10,857,119	8,528,200	671,066	32,519,120	12 —
4,545,098	8,575,809	1,101,209	32,383,906	12,462,735	10,862,959	8,450,310	607,902	32,383,906	19 —
4,968,374	8,715,882	1,052,576	32,746,518	12,462,735	10,899,000	8,734,240	650,543	32,746,518	26 —
5,021,591	8,824,607	1,016,921	33,242,501	12,462,735	11,368,814	8,784,795	626,157	33,242,501	2 September.
5,460,328	8,771,338	991,858	33,605,191	12,462,735	11,320,639	9,114,210	707,607	33,605,191	9 —
6,196,421	8,730,767	991,401	34,303,299	12,675,613	11,492,375	9,511,370	623,941	34,303,299	16 —
6,799,283	8,691,777	982,147	34,860,934	12,776,046	11,530,812	9,926,430	627,646	34,860,934	23 —
7,008,836	8,146,311	1,020,623	34,566,242	12,862,296	11,574,473	9,571,685	557,788	34,566,242	30 —
6,962,466	8,053,104	1,028,171	34,443,226	12,862,296	11,639,164	9,348,160	593,606	34,443,226	7 October.
4,297,385	10,674,983	1,064,707	33,972,721	13,845,012	11,202,250	8,405,405	520,054	33,972,721	14 —
3,162,909	10,660,880	1,086,886	32,850,240	13,400,019	10,847,210	8,032,585	570,426	32,850,240	21 —
2,619,440	10,921,192	1,040,754	32,522,248	12,950,012	10,889,084	8,018,165	664,987	32,522,248	28 —
2,615,627	10,795,395	1,048,503	32,428,041	12,789,012	10,805,561	8,242,575	610,893	32,428,041	4 November.
4,038,270	10,648,047	1,041,621	33,699,683	13,329,012	10,758,237	8,894,875	717,559	33,699,683	11 —
5,149,495	10,014,544	1,038,211	34,174,829	13,329,012	10,769,002	9,355,690	721,125	34,174,829	18 —
5,992,492	9,932,650	1,056,645	34,952,857	13,459,012	10,754,444	9,986,110	753,291	34,952,857	25 —
6,210,515	9,815,127	1,036,619	34,981,408	13,329,012	10,712,882	10,088,095	851,419	34,981,408	2 December.
7,061,202	9,567,966	1,002,726	35,559,145	13,329,012	10,668,558	10,771,720	789,855	35,559,145	9 —
7,908,643	9,249,649	964,806	36,052,786	13,329,012	10,669,617	11,246,410	607,747	36,052,786	16 —
8,572,063	8,951,073	967,455	36,423,893	13,484,162	10,814,515	11,309,335	815,881	36,423,893	23 —
8,598,118	8,871,435	972,112	36,377,465	13,594,518	10,957,933	11,096,960	728,054	36,377,465	30 —

APPENDIX TO REPORT FROM THE

AN ACCOUNT of Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," according to the Act

Weeks ending	ISSUE DEPARTMENT.							Proprietors' Capital.	Res.
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.		
1840:	£.	£.	£.	£.	£.	£.	£.	£.	£.
6 January -	28,234,740	28,234,740	11,015,100	2,984,900	13,726,831	507,909	28,234,740	14,553,000	3,406,715
13 -	28,198,250	28,198,250	11,015,100	2,984,900	13,698,178	502,072	28,198,250	14,553,000	3,458,161
20 -	28,270,375	28,270,375	11,015,100	2,984,900	13,768,303	502,072	28,270,375	14,553,000	3,481,432
27 -	28,315,870	28,315,870	11,015,100	2,984,900	13,813,798	502,072	28,315,870	14,553,000	3,488,107
3 February -	28,330,845	28,330,845	11,015,100	2,984,900	13,828,773	502,072	28,330,845	14,553,000	3,576,625
10 -	28,447,280	28,447,280	11,015,100	2,984,900	13,945,208	502,072	28,447,280	14,553,000	3,578,862
17 -	28,595,795	28,595,795	11,015,100	2,984,900	14,093,723	502,072	28,595,795	14,553,000	3,580,487
24 -	28,405,355	28,405,355	11,015,100	2,984,900	13,993,368	412,077	28,405,355	14,553,000	3,514,555
3 March -	28,314,555	28,314,555	11,015,100	2,984,900	13,966,124	348,431	28,314,555	14,553,000	3,855,368
10 -	28,548,245	28,548,245	11,015,100	2,984,900	14,224,676	323,569	28,548,245	14,553,000	3,858,509
17 -	28,551,920	28,551,920	11,015,100	2,984,900	14,228,351	323,569	28,551,920	14,553,000	3,861,099
24 -	28,582,185	28,582,185	11,015,100	2,984,900	14,258,616	323,569	28,582,185	14,553,000	3,863,344
31 -	28,407,105	28,407,105	11,015,100	2,984,900	14,083,586	323,569	28,407,105	14,553,000	3,866,087
7 April -	28,019,480	28,019,480	11,015,100	2,984,900	13,695,911	323,569	28,019,480	14,553,000	3,079,859
14 -	27,928,400	27,928,400	11,015,100	2,984,900	13,604,831	323,569	27,928,400	14,553,000	3,122,152
21 -	27,769,625	27,769,625	11,015,100	2,984,900	13,446,056	323,569	27,769,625	14,553,000	3,124,487
28 -	27,602,285	27,602,285	11,015,100	2,984,900	13,278,716	323,569	27,602,285	14,553,000	3,127,170
5 May -	27,495,105	27,495,105	11,015,100	2,984,900	13,171,536	323,569	27,495,105	14,553,000	3,152,609
12 -	27,460,625	27,460,625	11,015,100	2,984,900	13,137,056	323,569	27,460,625	14,553,000	3,156,032
19 -	27,517,705	27,517,705	11,015,100	2,984,900	13,194,136	323,569	27,517,705	14,553,000	3,157,400
26 -	27,500,135	27,500,135	11,015,100	2,984,900	13,176,566	323,569	27,500,135	14,553,000	3,151,602
2 June -	27,553,565	27,553,565	11,015,100	2,984,900	13,231,396	322,169	27,553,565	14,553,000	3,103,586
9 -	27,770,200	27,770,200	11,015,100	2,984,900	13,448,781	321,469	27,770,200	14,553,000	3,103,541
16 -	28,065,695	28,065,695	11,015,100	2,984,900	13,744,226	321,469	28,065,695	14,553,000	3,109,892
23 -	28,304,655	28,304,655	11,015,100	2,984,900	14,015,968	288,669	28,304,655	14,553,000	3,111,441
30 -	28,300,735	28,300,735	11,015,100	2,984,900	14,024,166	276,569	28,300,735	14,553,000	3,113,473
7 July -	28,072,895	28,072,895	11,015,100	2,984,900	13,796,328	276,569	28,072,895	14,553,000	3,133,080
14 -	27,926,690	27,926,690	11,015,100	2,984,900	13,650,121	276,569	27,926,690	14,553,000	3,212,670
21 -	27,834,475	27,834,475	11,015,100	2,984,900	13,557,906	276,569	27,834,475	14,553,000	3,215,652
28 -	27,746,380	27,746,380	11,015,100	2,984,900	13,468,811	276,569	27,746,380	14,553,000	3,220,658
4 August -	27,495,805	27,495,805	11,015,100	2,984,900	13,219,236	276,569	27,495,805	14,553,000	3,210,847
11 -	27,648,875	27,648,875	11,015,100	2,984,900	13,372,306	276,569	27,648,875	14,553,000	3,212,300
18 -	27,636,770	27,636,770	11,015,100	2,984,900	13,360,201	276,569	27,636,770	14,553,000	3,309,469
25 -	27,790,130	27,790,130	11,015,100	2,984,900	13,513,561	276,569	27,790,130	14,553,000	3,289,552
1 September -	27,919,050	27,919,050	11,015,100	2,984,900	13,641,978	277,077	27,919,050	14,553,000	3,574,361
8 -	27,908,230	27,908,230	11,015,100	2,984,900	13,631,158	277,077	27,908,230	14,553,000	3,575,909
15 -	27,910,900	27,910,900	11,015,100	2,984,900	13,658,828	277,077	27,910,900	14,553,000	3,576,609
22 -	28,246,500	28,246,500	11,015,100	2,984,900	13,839,423	407,077	28,246,500	14,553,000	3,580,516
29 -	28,292,200	28,292,200	11,015,100	2,984,900	13,835,123	457,077	28,292,200	14,553,000	3,583,647
6 October -	28,268,310	28,268,310	11,015,100	2,984,900	13,861,233	407,077	28,268,310	14,553,000	3,580,638
13 -	28,149,605	28,149,605	11,015,100	2,984,900	13,755,528	394,077	28,149,605	14,553,000	3,127,964
20 -	28,252,330	28,252,330	11,015,100	2,984,900	13,975,253	277,077	28,252,330	14,553,000	3,180,540
27 -	28,470,565	28,470,565	11,015,100	2,984,900	14,193,488	277,077	28,470,565	14,553,000	3,132,780
3 November -	28,605,600	28,605,600	11,015,100	2,984,900	14,303,523	302,077	28,605,600	14,553,000	3,158,720
10 -	28,818,070	28,818,070	11,015,100	2,984,900	14,535,993	282,077	28,818,070	14,553,000	3,161,032
17 -	29,209,295	29,209,295	11,015,100	2,984,900	14,932,218	277,077	29,209,295	14,553,000	3,162,585
24 -	29,570,425	29,570,425	11,015,100	2,984,900	15,293,348	277,077	29,570,425	14,553,000	3,163,297
1 December -	29,720,195	29,720,195	11,015,100	2,984,900	15,443,118	277,077	29,720,195	14,553,000	3,106,623
8 -	29,983,955	29,983,955	11,015,100	2,984,900	15,706,878	277,077	29,983,955	14,553,000	3,108,687
15 -	30,137,460	30,137,460	11,015,100	2,984,900	15,860,383	277,077	30,137,460	14,553,000	3,111,822
22 -	30,284,030	30,284,030	11,015,100	2,984,900	16,007,553	277,077	30,284,030	14,553,000	3,114,159
29 -	30,238,310	30,238,310	11,015,100	2,984,900	15,961,283	277,077	30,238,310	14,553,000	3,119,880
1850:									
5 January -	30,267,475	30,267,475	11,015,100	2,984,900	15,990,398	277,077	30,267,475	14,553,000	3,135,837
12 -	30,075,685	30,075,685	11,015,100	2,984,900	15,798,608	277,077	30,075,685	14,553,000	3,198,821
19 -	30,063,965	30,063,965	11,015,100	2,984,900	15,786,888	277,077	30,063,965	14,553,000	3,223,605
26 -	30,060,500	30,060,500	11,015,100	2,984,900	15,783,423	277,077	30,060,500	14,553,000	3,229,097
2 February -	30,104,810	30,104,810	11,015,100	2,984,900	15,837,783	277,077	30,104,810	14,553,000	3,232,584
9 -	30,125,385	30,125,385	11,015,100	2,984,900	15,848,308	277,077	30,125,385	14,553,000	3,317,603
16 -	30,340,035	30,340,035	11,015,100	2,984,900	16,062,958	277,077	30,340,035	14,553,000	3,317,861
23 -	30,326,155	30,326,155	11,015,100	2,984,900	16,049,078	277,077	30,326,155	14,553,000	3,265,145
2 March -	30,376,180	30,376,180	11,015,100	2,984,900	16,099,063	277,077	30,376,180	14,553,000	3,292,934
9 -	30,347,380	30,347,380	11,015,100	2,984,900	16,070,303	277,077	30,347,380	14,553,000	3,293,831
16 -	30,486,570	30,486,570	11,015,100	2,984,900	16,209,493	277,077	30,486,570	14,553,000	3,597,959
23 -	30,472,835	30,472,835	11,015,100	2,984,900	16,195,758	277,077	30,472,835	14,553,000	3,599,969
30 -	30,301,265	30,301,265	11,015,100	2,984,900	16,057,368	243,877	30,301,265	14,553,000	3,602,230
6 April -	30,190,420	30,190,420	11,015,100	2,984,900	15,946,548	243,877	30,190,420	14,553,000	3,633,585
13 -	30,044,650	30,044,650	11,015,100	2,984,900	15,800,773	243,877	30,044,650	14,553,000	3,077,344
20 -	29,873,000	29,873,000	11,015,100	2,984,900	15,663,123	209,877	29,873,000	14,553,000	3,080,248
27 -	29,937,875	29,937,875	11,015,100	2,984,900	15,727,998	209,877	29,937,875	14,553,000	3,083,233

SELECT COMMITTEE ON THE BANK ACTS.

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7 & 8 Vict. c. 32 (in continuation of Appendix, No. 5, to the Report from the Select Committee on Commercial Distress, 1848)—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1849:
8,419,045	8,814,702	1,012,717	36,200,179	13,599,597	10,825,470	10,985,050	790,062	36,200,179	6 January.
3,968,284	11,854,171	1,082,872	34,916,488	13,621,954	10,624,760	9,924,435	745,839	34,916,488	13 —
3,671,140	11,727,517	1,131,128	34,564,217	13,621,954	10,522,147	9,641,940	778,176	34,564,217	20 —
3,877,648	11,642,799	1,112,840	34,674,394	13,882,267	10,427,581	9,638,345	726,201	34,674,394	27 —
3,922,307	11,828,544	1,144,824	34,525,300	13,882,267	10,314,654	9,553,460	774,919	34,525,300	3 February.
4,551,829	11,190,305	1,106,132	34,982,128	14,022,267	10,048,716	10,108,960	802,185	34,982,128	10 —
5,303,317	10,491,860	1,114,470	35,043,134	14,022,267	9,916,264	10,308,040	796,563	35,043,134	17 —
5,815,929	10,142,742	1,117,830	35,143,566	14,074,183	9,872,296	10,272,940	924,147	35,143,566	24 —
6,140,572	9,997,754	1,128,002	35,674,696	14,074,183	10,795,769	9,942,445	862,299	35,674,696	3 March.
6,667,141	9,997,665	1,091,513	36,167,828	14,074,183	10,698,753	10,645,925	748,967	36,167,828	10 —
6,984,258	9,885,826	1,041,659	36,295,842	14,072,844	10,638,064	10,653,075	731,859	36,295,842	17 —
7,565,694	9,317,120	1,082,564	36,381,722	14,072,844	10,614,922	10,953,350	740,606	36,381,722	24 —
7,830,202	9,287,878	1,066,869	36,603,536	14,072,844	11,278,918	10,461,195	790,579	36,603,536	31 —
7,731,781	9,625,222	1,101,143	36,091,005	14,372,844	11,124,586	9,787,575	856,000	36,091,005	7 April.
3,484,063	11,780,256	1,129,461	34,068,932	14,352,241	10,061,870	8,875,885	778,936	34,068,932	14 —
2,806,747	11,815,217	1,132,069	33,431,520	13,962,241	10,047,536	8,691,680	740,263	33,431,520	21 —
2,782,190	11,778,602	1,129,332	33,370,294	13,957,269	10,095,826	8,533,925	788,274	33,370,294	28 —
3,182,031	11,380,996	1,142,841	33,411,477	14,236,069	10,111,307	8,281,460	782,641	33,411,477	5 May.
3,797,985	10,752,558	1,190,845	33,460,420	14,085,069	10,013,116	8,505,065	847,170	33,460,420	12 —
4,802,145	9,985,529	1,101,793	33,599,867	14,085,069	9,878,145	8,802,905	838,748	33,599,867	19 —
5,370,255	9,755,000	1,110,382	33,940,789	14,176,507	9,837,316	9,020,935	897,031	33,940,789	26 —
5,640,619	9,707,778	1,075,985	34,080,968	14,175,507	9,824,629	9,192,220	888,412	34,080,968	2 June.
6,181,026	9,526,150	1,066,067	34,429,784	14,175,507	9,723,675	9,648,040	862,562	34,429,784	9 —
6,731,437	9,556,938	1,072,355	35,023,622	14,315,468	9,731,825	10,094,240	862,089	35,023,622	16 —
7,380,990	9,336,927	987,646	35,370,004	14,327,249	9,731,867	10,437,420	883,468	35,370,004	23 —
7,591,504	9,226,639	1,006,318	35,469,934	14,363,848	9,938,670	10,366,340	820,076	35,469,934	30 —
7,485,212	8,829,368	1,027,720	36,028,390	14,362,960	9,910,970	9,851,915	902,545	36,028,390	7 July.
3,104,227	11,468,268	1,094,792	35,432,957	14,432,877	9,685,432	8,473,415	841,233	35,432,957	14 —
2,809,910	11,302,086	1,106,849	32,987,497	14,335,335	9,657,804	8,111,140	882,718	32,987,497	21 —
3,031,025	11,225,603	1,096,565	33,126,051	14,352,877	9,649,334	8,249,580	874,260	33,126,051	28 —
3,638,856	10,503,334	1,128,559	33,134,596	14,374,877	9,570,412	8,252,305	937,002	33,134,596	4 August.
4,712,703	9,963,425	1,117,461	33,648,889	14,282,877	9,551,810	8,902,720	911,982	33,648,889	11 —
5,564,014	9,400,121	1,095,012	33,921,616	14,282,877	9,937,253	8,756,460	945,026	33,921,616	18 —
6,117,532	9,536,827	1,049,338	34,546,249	14,308,576	9,928,590	9,339,360	969,723	34,546,249	25 —
6,337,090	9,270,111	1,059,641	34,794,203	14,334,255	10,132,598	9,470,200	857,150	34,794,203	1 September.
6,972,850	9,065,606	1,029,651	35,197,016	14,334,255	10,126,273	9,841,730	894,768	35,197,016	8 —
7,729,860	9,035,206	1,036,408	35,833,083	14,334,255	10,403,105	10,246,150	949,573	35,833,083	15 —
8,528,948	9,112,962	983,134	36,758,560	14,354,859	10,721,590	10,813,735	868,376	36,758,560	22 —
9,068,559	8,801,393	1,013,446	37,020,045	14,385,582	11,511,145	10,161,135	962,183	37,020,045	29 —
9,029,698	9,103,234	1,073,479	37,350,049	14,385,582	11,875,435	10,238,485	860,547	37,350,049	6 October.
5,867,050	10,814,916	1,062,691	35,425,021	14,192,871	10,732,889	9,566,980	932,890	35,425,021	13 —
4,738,700	10,495,719	1,126,262	34,044,221	14,228,068	9,824,113	9,204,250	787,790	34,044,221	20 —
4,858,589	10,738,142	1,080,914	34,363,425	14,228,068	9,826,691	9,520,015	786,651	34,363,425	27 —
5,347,502	10,399,754	1,109,155	34,568,131	14,228,068	9,744,810	9,724,865	870,398	34,568,131	3 November.
6,221,770	10,352,089	1,099,895	35,387,186	14,228,068	9,753,886	10,402,390	1,002,842	35,387,186	10 —
7,248,920	9,912,504	1,031,710	35,908,729	14,322,087	9,730,592	11,027,655	828,395	35,908,729	17 —
8,098,047	9,456,116	1,109,699	36,380,159	14,338,978	9,660,032	11,571,395	899,759	36,380,159	24 —
8,462,655	9,380,006	1,082,427	36,594,711	14,338,978	9,770,189	11,693,330	792,219	36,594,711	1 December.
8,931,249	9,519,954	1,093,531	37,206,421	14,338,978	10,016,315	12,062,290	788,843	37,206,421	8 —
9,529,986	9,928,865	1,069,216	38,192,659	14,350,880	10,803,418	12,184,560	853,801	38,192,659	15 —
10,263,704	9,488,580	1,069,234	38,488,677	14,350,880	10,860,565	12,481,220	796,012	38,488,677	22 —
10,559,491	9,364,155	1,021,951	38,618,347	14,350,880	11,473,064	12,011,550	777,853	38,618,347	29 —
10,321,413	9,735,268	1,085,169	38,830,687	14,375,681	11,691,026	12,010,975	753,005	38,830,687	1850:
5,974,800	11,241,118	1,156,409	36,124,148	14,296,554	10,099,051	10,990,185	738,358	36,124,148	5 January:
5,599,761	11,070,694	1,180,549	35,627,609	14,296,554	9,848,040	10,730,650	752,365	35,627,609	12 —
5,499,042	10,906,883	1,171,320	35,258,342	14,296,554	9,883,402	10,354,685	723,701	35,258,342	19 —
5,727,761	10,591,701	1,205,956	35,311,012	14,296,554	9,828,739	10,479,370	706,349	35,311,012	2 February.
6,272,030	10,160,268	1,135,238	35,438,139	14,296,554	9,712,705	10,704,010	724,870	35,438,139	9 —
7,087,030	9,848,781	1,153,364	35,959,836	14,399,368	9,657,067	11,153,535	749,866	35,959,836	16 —
7,639,031	9,749,035	1,111,658	36,320,869	14,399,368	9,687,835	11,437,600	796,066	36,320,869	23 —
7,838,208	9,881,899	1,096,306	36,962,347	14,419,732	10,425,030	11,367,885	742,700	36,962,347	2 March.
8,160,205	10,185,000	1,095,104	37,588,940	14,419,732	10,863,797	11,519,435	785,976	37,588,940	9 —
8,542,182	10,260,861	1,051,558	38,005,560	14,418,854	11,322,296	11,477,695	786,715	38,005,560	16 —
9,241,322	9,943,546	1,036,557	38,374,396	14,418,854	11,294,119	11,854,315	807,108	38,374,396	23 —
9,571,047	9,526,633	1,060,332	38,313,242	14,418,854	12,267,353	10,849,365	777,670	38,313,242	30 —
9,255,123	10,924,993	1,094,919	37,961,560	14,418,854	11,981,434	10,815,930	744,342	37,961,560	6 April.
4,914,388	10,669,389	1,151,963	34,666,124	14,209,962	9,744,702	9,997,075	714,385	34,666,124	13 —
4,627,318	10,946,342	1,155,635	34,365,541	14,222,170	9,779,210	9,537,560	756,601	34,365,541	20 —
4,693,443	10,907,429	1,187,973	34,424,077	14,292,170	9,781,347	9,641,600	708,960	34,424,077	27 —

An Account of Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," according to the Act

Weeks ending	ISSUE DEPARTMENT.							Proprietors' Capital.	Rest.
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.		
1850—contd.	£.	£.	£.	£.	£.	£.	£.	£.	£.
4 May -	29,924,295	29,924,295	11,015,100	2,984,900	15,714,418	209,877	29,924,295	14,553,000	3,106,835
11 — -	29,827,930	29,827,930	11,015,100	2,984,900	15,618,053	209,877	29,827,930	14,553,000	3,108,149
18 — -	29,963,005	29,963,005	11,015,100	2,984,900	15,753,128	209,877	29,963,005	14,553,000	3,109,812
25 — -	29,927,240	29,927,240	11,015,100	2,984,900	15,717,363	209,877	29,927,240	14,553,000	3,067,271
1 June -	30,003,335	30,003,335	11,015,100	2,984,900	15,793,458	209,877	30,003,335	14,553,000	3,053,585
8 — -	30,086,420	30,086,420	11,015,100	2,984,900	15,876,543	209,877	30,086,420	14,553,000	3,056,796
15 — -	30,198,705	30,198,705	11,015,100	2,984,900	15,994,747	203,958	30,198,705	14,553,000	3,062,247
22 — -	30,192,285	30,192,285	11,015,100	2,984,900	15,983,127	209,158	30,192,285	14,553,000	3,064,630
29 — -	30,225,755	30,225,755	11,015,100	2,984,900	16,016,597	209,158	30,225,755	14,553,000	3,067,250
6 July -	30,152,515	30,152,515	11,015,100	2,984,900	15,928,057	224,458	30,152,515	14,553,000	3,089,916
13 — -	30,044,065	30,044,065	11,015,100	2,984,900	15,824,807	219,258	30,044,065	14,553,000	3,149,011
20 — -	30,257,440	30,257,440	11,015,100	2,984,900	16,038,182	219,258	30,257,440	14,553,000	3,180,101
27 — -	30,181,795	30,181,795	11,015,100	2,984,900	15,962,537	219,258	30,181,795	14,553,000	3,187,155
3 August -	30,190,710	30,190,710	11,015,100	2,984,900	15,986,752	203,958	30,190,710	14,553,000	3,191,367
10 — -	30,127,645	30,127,645	11,015,100	2,984,900	15,923,687	203,958	30,127,645	14,553,000	3,277,752
17 — -	30,204,270	30,204,270	11,015,100	2,984,900	15,984,312	219,958	30,204,270	14,553,000	3,280,106
24 — -	30,216,870	30,216,870	11,015,100	2,984,900	15,989,412	227,458	30,216,870	14,553,000	3,236,561
31 — -	30,103,815	30,103,815	11,015,100	2,984,900	15,883,857	219,958	30,103,815	14,553,000	3,536,662
7 September -	30,100,575	30,100,575	11,015,100	2,984,900	15,880,617	219,958	30,100,575	14,553,000	3,550,244
14 — -	30,189,140	30,189,140	11,015,100	2,984,900	15,964,182	224,958	30,189,140	14,553,000	3,556,028
21 — -	30,176,120	30,176,120	11,015,100	2,984,900	15,951,162	224,958	30,176,120	14,553,000	3,557,595
28 — -	30,083,295	30,083,295	11,015,100	2,984,900	15,863,337	219,958	30,083,295	14,553,000	3,560,587
5 October -	29,831,485	29,831,485	11,015,100	2,984,900	15,611,527	219,958	29,831,485	14,553,000	3,566,136
12 — -	29,698,405	29,698,405	11,015,100	2,984,900	15,498,520	119,885	29,698,405	14,553,000	3,059,794
19 — -	29,443,965	29,443,965	11,015,100	2,984,900	15,331,225	112,740	29,443,965	14,553,000	3,104,740
26 — -	29,406,555	29,406,555	11,015,100	2,984,900	15,360,888	45,667	29,406,555	14,555,000	3,107,370
2 November -	29,424,840	29,424,840	11,015,100	2,984,900	15,379,173	45,667	29,424,840	14,553,000	3,111,393
9 — -	29,414,795	29,414,795	11,015,100	2,984,900	15,358,628	56,167	29,414,795	14,553,000	3,136,240
16 — -	29,499,550	29,499,550	11,015,100	2,984,900	15,453,883	45,667	29,499,550	14,553,000	3,138,661
23 — -	29,584,870	29,584,870	11,015,100	2,984,900	15,539,203	45,667	29,584,870	14,553,000	3,139,240
30 — -	29,369,785	29,369,785	11,015,100	2,984,900	15,324,118	45,667	29,369,785	14,553,000	3,085,738
7 December -	29,348,915	29,348,915	11,015,100	2,984,900	15,303,248	45,667	29,348,915	14,553,000	3,092,924
14 — -	29,182,490	29,182,490	11,015,100	2,984,900	15,136,823	45,667	29,182,490	14,553,000	3,096,357
21 — -	28,729,730	28,729,730	11,015,100	2,984,900	14,678,063	51,667	28,729,730	14,553,000	3,101,796
28 — -	28,351,720	28,351,720	11,015,100	2,984,900	14,300,053	51,667	28,351,720	14,553,000	3,107,784
1851:									
4 January -	28,273,230	28,273,230	11,015,100	2,984,900	14,221,563	51,667	28,273,230	14,553,000	3,128,010
11 — -	28,010,190	28,010,190	11,015,100	2,984,900	13,970,523	39,667	28,010,190	14,553,000	3,194,398
18 — -	27,918,170	27,918,170	11,015,100	2,984,900	13,878,503	39,667	27,918,170	14,553,000	3,225,214
25 — -	27,791,180	27,791,180	11,015,100	2,984,900	13,751,513	39,667	27,791,180	14,553,000	3,226,840
1 February -	27,704,515	27,704,515	11,015,100	2,984,900	13,674,848	29,667	27,704,515	14,553,000	3,235,113
8 — -	27,638,220	27,638,220	11,015,100	2,984,900	13,608,553	29,667	27,638,220	14,553,000	3,239,356
15 — -	27,758,220	27,758,220	11,015,100	2,984,900	13,728,553	29,667	27,758,220	14,553,000	3,326,780
22 — -	27,762,085	27,762,085	11,015,100	2,984,900	13,732,418	29,667	27,762,085	14,553,000	3,273,872
1 March -	27,772,240	27,772,240	11,015,100	2,984,900	13,738,865	33,375	27,772,240	14,553,000	3,610,954
8 — -	27,733,195	27,733,195	11,015,100	2,984,900	13,699,820	33,375	27,733,195	14,553,000	3,614,262
15 — -	27,711,690	27,711,690	11,015,100	2,984,900	13,678,315	33,375	27,711,690	14,553,000	3,616,367
22 — -	27,715,620	27,715,620	11,015,100	2,984,900	13,682,246	33,375	27,715,620	14,553,000	3,619,206
29 — -	27,556,410	27,556,410	11,015,100	2,984,900	13,523,035	33,375	27,556,410	14,553,000	3,622,726
5 April -	27,294,345	27,294,345	11,015,100	2,984,900	13,260,970	33,375	27,294,345	14,553,000	3,046,028
12 — -	26,966,270	26,966,270	11,015,100	2,984,900	12,932,895	33,375	26,966,270	14,553,000	3,097,929
19 — -	26,733,660	26,733,660	11,015,100	2,984,900	12,700,285	33,375	26,733,660	14,553,000	3,100,403
26 — -	26,662,475	26,662,475	11,015,100	2,984,900	12,629,100	33,375	26,662,475	14,553,000	3,103,904
3 May -	26,642,270	26,642,270	11,015,100	2,984,900	12,608,895	33,375	26,642,270	14,553,000	3,130,069
10 — -	26,649,110	26,649,110	11,015,100	2,984,900	12,615,735	33,375	26,649,110	14,553,000	3,134,369
17 — -	26,705,095	26,705,095	11,015,100	2,984,900	12,671,720	33,375	26,705,095	14,553,000	3,139,966
24 — -	26,905,510	26,905,510	11,015,100	2,984,900	12,872,135	33,375	26,905,510	14,553,000	3,143,792
31 — -	27,013,135	27,013,135	11,015,100	2,984,900	12,979,780	33,375	27,013,135	14,553,000	3,084,750
7 June -	27,198,335	27,198,335	11,015,100	2,984,900	13,164,960	33,375	27,198,335	14,553,000	3,089,074
14 — -	27,298,550	27,298,550	11,015,100	2,984,900	13,265,175	33,375	27,298,550	14,553,000	3,097,191
21 — -	27,446,820	27,446,820	11,015,100	2,984,900	13,413,445	33,375	27,446,820	14,553,000	3,101,292
28 — -	27,693,495	27,693,495	11,015,100	2,984,900	13,660,120	33,375	27,693,495	14,553,000	3,105,220
5 July -	27,581,520	27,581,520	11,015,100	2,984,900	13,548,145	33,375	27,581,520	14,553,000	3,128,517
12 — -	27,450,155	27,450,155	11,015,100	2,984,900	13,416,780	33,375	27,450,155	14,553,000	3,192,194
19 — -	27,283,560	27,283,560	11,015,100	2,984,900	13,250,185	33,375	27,283,560	14,553,000	3,219,384
26 — -	27,225,485	27,225,485	11,015,100	2,984,900	13,192,110	33,375	27,225,485	14,553,000	3,223,598
2 August -	27,268,180	27,268,180	11,015,100	2,984,900	13,234,805	33,375	27,268,180	14,553,000	3,229,281
9 — -	27,341,085	27,341,085	11,015,100	2,984,900	13,307,710	33,375	27,341,085	14,553,000	3,319,048
16 — -	27,543,905	27,543,905	11,015,100	2,984,900	13,510,530	33,375	27,543,905	14,553,000	3,326,769
23 — -	27,623,190	27,623,190	11,015,100	2,984,900	13,589,815	33,375	27,623,190	14,553,000	3,288,460
30 — -	27,763,415	27,763,415	11,015,100	2,984,900	13,730,040	33,375	27,763,415	14,553,000	3,566,965

SELECT COMMITTEE ON THE BANK ACTS.

105

7 & 8 Vict. c. 32 (in continuation of Appendix, No. 5, to the Report from the Select Committee on Commercial Distress, 1848)—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1850—cont'd.
4,997,054	10,649,502	1,230,216	34,536,607	14,292,170	9,778,216	9,817,185	649,036	34,536,607	4 May.
5,880,623	9,945,704	1,227,635	34,665,111	14,292,170	9,708,822	9,927,010	737,109	34,665,111	11 —
6,764,415	9,582,999	1,190,891	35,201,117	14,292,170	9,746,392	10,494,480	668,075	35,201,117	18 —
7,287,063	9,608,436	1,156,975	35,672,645	14,316,185	9,697,076	10,484,675	774,709	35,672,645	25 —
7,577,660	9,215,738	1,198,788	35,598,771	14,316,185	9,760,048	10,788,260	734,278	35,598,771	1 June.
8,034,220	9,450,246	1,189,956	36,284,218	14,316,185	10,267,023	10,921,525	779,485	36,284,218	8 —
8,415,694	9,646,380	1,177,855	36,855,176	14,315,770	11,057,149	10,738,685	743,572	36,855,176	15 —
9,273,119	9,473,140	1,181,230	37,545,119	14,315,770	11,115,436	11,339,375	774,538	37,545,119	22 —
9,679,111	9,167,709	1,244,787	37,711,857	14,375,826	11,679,773	10,924,910	731,348	37,711,857	29 —
9,564,513	9,273,018	1,250,349	37,730,796	14,374,908	11,943,840	10,695,955	716,093	37,730,796	6 July.
5,090,507	11,263,012	1,331,619	35,387,149	14,294,583	10,522,279	9,770,045	800,242	35,387,149	13 —
4,645,194	11,122,418	1,311,702	34,812,415	14,285,583	10,184,360	9,689,180	653,292	34,812,415	20 —
5,022,745	10,404,440	1,365,264	34,532,604	14,285,583	10,166,075	9,421,020	659,926	34,532,604	27 —
5,480,874	9,976,414	1,331,720	34,533,375	14,285,583	10,139,611	9,476,515	631,666	34,533,375	3 August.
6,283,402	9,717,785	1,347,789	35,179,728	14,430,847	10,096,045	9,978,245	674,591	35,179,728	10 —
7,261,305	9,569,322	1,328,448	35,992,181	14,430,847	10,534,408	10,377,215	649,711	35,992,181	17 —
7,927,165	9,377,894	1,292,338	36,386,953	14,430,847	10,720,307	10,596,710	639,089	36,386,953	24 —
8,261,281	9,281,099	1,305,014	36,937,056	14,430,847	11,419,381	10,421,070	685,758	36,937,056	31 —
8,885,786	9,106,676	1,260,758	37,356,464	14,430,847	11,700,259	10,618,990	606,368	37,356,464	7 September.
9,488,907	9,032,865	1,264,518	37,895,318	14,433,230	11,908,694	10,947,430	605,964	37,895,318	14 —
10,222,879	8,968,161	1,239,992	38,541,627	14,433,230	12,158,839	11,318,980	635,678	38,541,627	21 —
10,854,230	8,877,696	1,247,484	39,092,997	14,433,230	12,985,843	11,049,995	623,929	39,092,997	28 —
10,652,937	8,899,390	1,309,561	38,980,924	14,443,637	13,389,578	10,527,085	620,674	38,980,924	5 October.
10,694,649	8,850,077	1,318,576	38,476,096	14,443,637	13,194,769	10,231,025	606,645	38,476,096	12 —
6,284,496	9,550,613	1,383,932	34,876,781	14,228,901	10,772,545	9,304,195	571,140	34,876,781	19 —
6,254,823	9,938,411	1,396,006	35,249,610	14,228,901	10,866,740	9,586,855	567,114	35,249,610	26 —
6,504,381	9,932,326	1,379,907	35,570,907	14,228,901	11,038,466	9,703,145	600,375	35,570,907	2 November.
7,302,189	9,718,433	1,330,665	36,040,527	14,228,901	10,980,140	10,150,765	680,721	36,040,527	9 —
8,240,884	9,385,599	1,304,938	36,623,062	14,228,901	11,320,567	10,397,480	676,184	36,623,062	16 —
9,040,581	9,558,619	1,275,309	37,566,949	14,228,901	11,719,370	10,983,105	635,573	37,566,949	23 —
9,398,752	9,789,794	1,265,406	38,092,690	14,228,901	12,461,368	10,762,335	640,086	38,092,690	30 —
9,775,399	9,511,556	1,253,998	38,186,877	14,228,901	12,722,468	10,642,205	593,283	38,186,877	7 December.
10,274,389	9,275,629	1,248,313	38,447,688	14,228,901	12,678,322	10,902,825	637,640	38,447,688	14 —
10,783,808	9,201,634	1,219,167	38,859,405	14,233,252	13,762,797	10,233,710	629,646	38,859,405	21 —
11,022,817	9,147,039	1,252,151	39,082,791	14,233,252	14,459,608	9,777,970	611,961	39,082,791	28 —
10,796,555	9,480,319	1,249,591	39,207,475	14,232,319	15,181,698	9,236,570	556,888	39,207,475	1851:
6,455,107	10,975,856	1,247,508	36,425,869	14,150,236	13,511,364	8,132,590	631,659	36,425,869	4 January.
5,847,019	10,517,783	1,206,425	35,349,441	14,150,236	12,619,768	7,971,140	608,277	35,349,441	11 —
5,756,995	10,721,309	1,164,872	35,423,016	14,145,156	12,339,494	8,298,980	639,386	35,423,016	18 —
6,051,128	9,787,615	1,182,602	34,809,458	14,145,696	11,946,360	8,074,460	642,942	34,809,458	25 —
6,723,916	9,360,278	1,206,472	36,083,022	14,145,696	11,834,247	8,463,135	639,944	36,083,022	1 February.
7,164,484	9,423,679	1,129,290	35,897,233	14,145,696	11,888,361	8,847,895	715,281	35,897,233	8 —
7,617,014	9,497,519	1,062,436	36,003,841	14,145,696	12,135,618	9,049,075	673,452	36,003,841	15 —
7,794,244	9,521,505	1,053,596	36,533,399	14,145,696	13,174,857	8,536,665	676,181	36,533,399	22 —
8,016,287	9,363,092	1,059,239	36,605,880	14,145,696	13,030,554	8,739,140	690,490	36,605,880	1 March.
8,227,929	9,287,826	1,024,992	36,710,174	14,145,250	12,904,216	8,956,255	704,451	36,710,174	8 —
8,792,245	8,977,283	1,016,085	36,957,799	14,145,250	12,907,809	9,221,300	683,440	36,957,799	15 —
8,999,881	9,266,234	1,031,416	37,493,257	14,145,250	14,063,963	8,594,275	689,769	37,493,257	22 —
8,866,091	9,572,840	1,096,252	37,134,211	14,145,250	14,147,070	8,229,580	612,311	37,134,211	29 —
4,723,323	10,164,340	1,093,249	33,631,841	14,086,798	11,901,832	7,019,945	623,266	33,631,841	5 April.
4,102,458	10,256,573	1,058,932	33,071,366	13,936,798	11,638,650	6,887,180	608,738	33,071,366	12 —
4,308,927	9,812,983	1,081,984	32,860,798	13,929,905	11,509,951	6,793,570	627,372	32,860,798	19 —
4,762,496	9,563,751	1,125,473	33,134,789	14,125,102	11,441,155	6,957,245	611,287	33,134,789	26 —
5,154,596	8,963,891	1,127,863	32,933,719	13,606,362	11,508,890	7,195,960	622,507	32,933,719	3 May.
6,017,417	8,921,477	1,077,668	33,709,528	13,590,988	11,887,693	7,579,520	651,325	33,709,528	10 —
6,582,509	8,743,887	1,093,296	34,116,484	13,593,235	11,981,795	7,878,915	662,539	34,116,484	17 —
6,888,791	8,806,603	1,076,058	34,409,202	13,593,235	12,508,833	7,615,416	601,719	34,409,202	24 —
7,488,615	8,726,683	1,073,309	34,930,681	13,544,329	12,558,110	8,190,020	638,222	34,930,681	31 —
7,009,278	8,907,866	1,058,899	35,426,234	13,544,281	12,837,529	8,417,100	627,324	35,426,234	7 June.
6,355,559	8,713,685	1,059,157	36,062,683	13,544,281	13,234,757	8,532,105	751,540	36,062,683	14 —
9,102,585	9,012,082	1,080,126	36,853,013	13,544,281	14,246,662	8,437,600	624,470	36,853,013	21 —
8,931,362	8,695,302	1,155,206	36,463,887	13,545,235	14,251,192	8,036,265	631,195	36,463,887	28 —
4,319,348	10,440,930	1,175,054	33,680,426	13,464,021	12,389,725	7,259,180	567,500	33,680,426	5 July.
3,957,006	9,583,816	1,182,893	32,496,099	13,464,021	11,803,076	6,649,515	579,487	32,496,099	12 —
4,295,485	9,097,562	1,195,667	32,365,322	13,464,021	11,600,605	6,709,445	591,251	32,365,322	19 —
4,758,458	9,002,461	1,230,158	32,813,348	13,464,021	11,800,143	6,922,485	626,699	32,813,348	26 —
5,513,244	8,719,460	1,239,650	33,344,402	13,464,021	12,078,245	7,189,700	612,436	33,344,402	3 August.
6,393,552	8,617,141	1,317,068	34,207,530	13,464,216	12,698,000	7,412,420	632,894	34,207,530	9 —
7,161,085	8,507,179	1,322,007	34,831,731	13,464,216	12,384,841	7,878,040	604,634	34,831,731	16 —
7,607,966	8,525,022	1,248,939	35,501,891	13,464,216	13,391,746	8,046,920	599,009	35,501,891	23 —
									30 —

An Account of Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," according to the Act

Weeks ending	I S S U E D E P A R T M E N T.							Proprietors' Capital. Rest.	
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.		
1851—contd.	£.	£.	£.	£.	£.	£.	£.	£.	£.
6 September -	27,707,565	27,707,565	11,015,100	2,984,900	13,674,190	33,375	27,707,565	14,553,000	3,566,867
13 — -	27,937,740	27,937,740	11,015,100	2,984,900	13,904,365	33,375	27,937,740	14,553,000	3,569,045
20 — -	28,076,490	28,076,490	11,015,100	2,984,900	14,042,115	33,375	28,076,490	14,553,000	3,566,487
27 — -	28,356,340	28,356,340	11,015,100	2,984,900	14,322,965	33,375	28,356,340	14,553,000	3,600,637
4 October -	28,415,790	28,415,790	11,015,100	2,984,900	14,382,415	33,375	28,415,790	14,553,000	3,606,821
11 — -	28,454,780	28,454,780	11,015,100	2,984,900	14,421,405	33,375	28,454,780	14,553,000	3,102,791
18 — -	28,458,270	28,458,270	11,015,100	2,984,900	14,424,595	33,375	28,458,270	14,553,000	3,147,472
25 — -	28,614,515	28,614,515	11,015,100	2,984,900	14,581,140	33,375	28,614,515	14,553,000	3,151,112
1 November -	28,643,895	28,643,895	11,015,100	2,984,900	14,610,520	33,375	28,643,895	14,553,000	3,153,046
8 — -	28,682,605	28,682,605	11,015,100	2,984,900	14,649,330	33,375	28,682,605	14,553,000	3,177,913
15 — -	29,114,435	29,114,435	11,015,100	2,984,900	15,081,060	33,375	29,114,435	14,553,000	3,160,188
22 — -	29,459,485	29,459,485	11,015,100	2,984,900	15,426,110	33,375	29,459,485	14,553,000	3,183,168
29 — -	29,535,760	29,535,760	11,015,100	2,984,900	15,502,365	33,375	29,535,760	14,553,000	3,123,336
6 December -	29,902,930	29,902,930	11,015,100	2,984,900	15,969,555	33,375	29,902,930	14,553,000	3,126,495
13 — -	30,279,620	30,279,620	11,015,100	2,984,900	16,246,345	33,375	30,279,620	14,553,000	3,129,894
20 — -	30,818,250	30,818,250	11,015,100	2,984,900	16,784,875	33,375	30,818,250	14,553,000	3,132,978
27 — -	30,744,280	30,744,280	11,015,100	2,984,900	16,710,905	33,375	30,744,280	14,553,000	3,186,585
1852:									
3 January -	30,992,450	30,992,450	11,015,100	2,984,900	16,969,075	33,375	30,992,450	14,553,000	3,164,894
10 — -	31,028,095	31,028,095	11,015,100	2,984,900	16,994,720	33,375	31,028,095	14,553,000	3,226,112
17 — -	31,151,175	31,151,175	11,015,100	2,984,900	17,117,800	33,375	31,151,175	14,553,000	3,247,702
24 — -	31,382,360	31,382,360	11,015,100	2,984,900	17,348,985	33,375	31,382,360	14,553,000	3,249,662
31 — -	31,657,730	31,657,730	11,015,100	2,984,900	17,624,355	33,375	31,657,730	14,553,000	3,256,582
7 February -	31,712,040	31,712,040	11,015,100	2,984,900	17,676,665	33,375	31,712,040	14,553,000	3,241,859
14 — -	32,094,395	32,094,395	11,015,100	2,984,900	18,061,090	33,375	32,094,395	14,553,000	3,336,466
21 — -	32,416,745	32,416,745	11,015,100	2,984,900	18,383,370	33,375	32,416,745	14,553,000	3,280,870
28 — -	32,732,125	32,732,125	11,015,100	2,984,900	18,696,750	33,375	32,732,125	14,553,000	3,264,186
6 March -	32,897,145	32,897,145	11,015,100	2,984,900	18,863,770	33,375	32,897,145	14,553,000	3,616,528
13 — -	33,147,740	33,147,740	11,015,100	2,984,900	19,114,365	33,375	33,147,740	14,553,000	3,618,491
20 — -	33,175,625	33,175,625	11,015,100	2,984,900	19,142,350	33,375	33,175,625	14,553,000	3,620,036
27 — -	33,290,455	33,290,455	11,015,100	2,984,900	19,257,080	33,375	33,290,455	14,553,000	3,621,506
3 April -	33,084,485	33,084,485	11,015,100	2,984,900	19,051,110	33,375	33,084,485	14,553,000	3,624,418
10 — -	32,733,785	32,733,785	11,015,100	2,984,900	18,700,410	33,375	32,733,785	14,553,000	3,091,222
17 — -	33,080,270	33,080,270	11,015,100	2,984,900	19,046,895	33,375	33,080,270	14,553,000	3,094,923
24 — -	33,099,150	33,099,150	11,015,100	2,984,900	19,063,775	33,375	33,099,150	14,553,000	3,098,110
1 May -	33,417,775	33,417,775	11,015,100	2,984,900	19,384,400	33,375	33,417,775	14,553,000	3,102,637
8 — -	33,732,130	33,732,130	11,015,100	2,984,900	19,696,755	33,375	33,732,130	14,553,000	3,124,968
15 — -	33,819,100	33,819,100	11,015,100	2,984,900	19,785,725	33,375	33,819,100	14,553,000	3,126,621
22 — -	34,109,490	34,109,490	11,015,100	2,984,900	20,076,115	33,375	34,109,490	14,553,000	3,126,171
29 — -	34,187,115	34,187,115	11,015,100	2,984,900	20,153,740	33,375	34,187,115	14,553,000	3,077,623
5 June -	34,352,260	34,352,260	11,015,100	2,984,900	20,318,885	33,375	34,352,260	14,553,000	3,065,992
12 — -	34,725,270	34,725,270	11,015,100	2,984,900	20,691,895	33,375	34,725,270	14,553,000	3,071,766
19 — -	34,952,965	34,952,965	11,015,100	2,984,900	20,919,590	33,375	34,952,965	14,553,000	3,075,554
26 — -	35,587,175	35,587,175	11,015,100	2,984,900	21,553,960	33,375	35,587,175	14,553,000	3,077,944
3 July -	35,775,485	35,775,485	11,015,100	2,984,900	21,742,110	33,375	35,775,485	14,553,000	3,162,133
10 — -	35,878,765	35,878,765	11,015,100	2,984,900	21,845,390	33,375	35,878,765	14,553,000	3,169,913
17 — -	35,659,110	35,659,110	11,015,100	2,984,900	21,625,735	33,375	35,659,110	14,553,000	3,190,478
24 — -	35,708,075	35,708,075	11,015,100	2,984,900	21,674,700	33,375	35,708,075	14,553,000	3,194,140
31 — -	35,329,155	35,329,155	11,015,100	2,984,900	21,395,780	33,375	35,329,155	14,553,000	3,169,124
7 August -	35,156,170	35,156,170	11,015,100	2,984,900	21,122,795	33,375	35,156,170	14,553,000	3,265,306
14 — -	35,620,115	35,620,115	11,015,100	2,984,900	21,601,148	18,967	35,620,115	14,553,000	3,267,365
21 — -	35,425,130	35,425,130	11,015,100	2,984,900	21,406,163	18,967	35,425,130	14,553,000	3,266,643
28 — -	35,444,910	35,444,910	11,015,100	2,984,900	21,425,943	18,967	35,444,910	14,553,000	3,225,764
4 September -	35,354,075	35,354,075	11,015,100	2,984,900	21,334,921	19,154	35,354,075	14,553,000	3,549,003
11 — -	35,349,790	35,349,790	11,015,100	2,984,900	21,330,636	19,154	35,349,790	14,553,000	3,550,362
18 — -	35,154,530	35,154,530	11,015,100	2,984,900	21,136,376	19,154	35,154,530	14,553,000	3,552,340
25 — -	35,132,560	35,132,560	11,015,100	2,984,900	21,113,406	19,154	35,132,560	14,553,000	3,553,841
2 October -	34,990,395	34,990,395	11,015,100	2,984,900	20,971,241	19,154	34,990,395	14,553,000	3,557,415
9 — -	34,907,830	34,907,830	11,015,100	2,984,900	20,888,676	19,154	34,907,830	14,553,000	3,559,657
16 — -	35,052,305	35,052,305	11,015,100	2,984,900	21,033,151	19,154	35,052,305	14,553,000	3,096,196
23 — -	34,786,230	34,786,230	11,015,100	2,984,900	20,717,076	19,154	34,786,230	14,553,000	3,096,897
30 — -	34,767,270	34,767,270	11,015,100	2,984,900	20,748,116	19,154	34,767,270	14,553,000	3,100,802
6 November -	34,592,735	34,592,735	11,015,100	2,984,900	20,573,581	19,154	34,592,735	14,553,000	3,126,075
13 — -	34,699,275	34,699,275	11,015,100	2,984,900	20,680,121	19,154	34,699,275	14,553,000	3,127,453
20 — -	34,798,175	34,798,175	11,015,100	2,984,900	20,779,021	19,154	34,798,175	14,553,000	3,131,287
27 — -	35,209,260	35,209,260	11,015,100	2,984,900	21,190,106	19,154	35,209,260	14,553,000	3,123,998
4 December -	35,246,890	35,246,890	11,015,100	2,984,900	21,227,736	19,154	35,246,890	14,553,000	3,075,011
11 — -	34,970,670	34,970,670	11,015,100	2,984,900	20,931,516	19,154	34,970,670	14,553,000	3,077,217
18 — -	34,495,125	34,495,125	11,015,100	2,984,900	20,476,971	19,154	34,495,125	14,553,000	3,080,773
24 — -	34,071,925	34,071,925	11,015,100	2,984,900	20,052,771	19,154	34,071,925	14,553,000	3,083,969

7 & 8 Vict. c. 32 (in continuation of Appendix, No. 5, to the Report from the Select Committee on Commercial Distress, 1842)—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1851—contd.
8,083,413	8,121,431	1,226,309	35,586,110	18,464,216	13,193,678	8,344,186	582,820	35,586,110	6 September.
8,757,770	8,193,065	1,211,149	36,307,029	18,464,216	13,487,248	8,696,835	578,733	36,307,029	13 —
9,386,100	8,207,807	1,219,706	36,993,110	18,464,216	13,785,374	9,123,976	580,630	36,993,110	20 —
9,668,439	8,229,829	1,217,968	37,487,798	18,464,216	14,247,867	9,178,688	597,080	37,487,798	27 —
9,655,588	8,556,950	1,249,786	37,622,145	18,464,216	14,624,018	8,958,225	575,686	37,622,145	4 October.
9,728,421	8,663,615	1,212,848	37,280,575	18,464,216	14,337,396	8,683,169	595,818	37,280,575	11 —
5,396,169	10,339,401	1,268,108	34,704,150	18,241,768	13,083,883	7,782,363	596,234	34,704,150	18 —
5,178,353	10,474,704	1,268,367	34,619,536	18,241,768	12,843,838	7,916,260	617,600	34,619,536	25 —
5,437,553	10,337,281	1,269,856	34,750,706	18,241,768	12,688,022	8,175,170	645,746	34,750,706	1 November.
6,066,141	9,649,304	1,228,758	34,595,116	18,241,768	12,215,287	8,581,263	576,796	34,595,116	8 —
6,938,390	9,508,899	1,189,609	35,169,986	18,241,768	11,818,439	9,528,870	580,909	35,169,986	15 —
7,309,341	9,296,486	1,169,317	35,496,262	18,241,768	11,589,520	10,104,265	580,709	35,496,262	22 —
7,745,054	9,129,575	1,174,680	35,725,845	18,241,768	11,573,465	10,312,295	596,317	35,725,845	29 —
8,077,344	9,539,188	1,156,888	36,452,890	18,241,768	11,547,043	11,048,423	615,654	36,452,890	6 December.
8,534,018	9,358,846	1,152,438	36,728,213	18,241,768	11,464,733	11,386,845	641,366	36,728,213	13 —
9,262,522	9,360,449	1,098,789	37,347,737	18,244,226	11,366,148	12,142,035	586,314	37,347,737	20 —
9,626,146	9,281,391	1,047,234	37,638,366	18,291,937	11,746,896	12,024,320	576,284	37,638,366	27 —
1852:									
9,447,516	9,371,117	1,241,618	37,778,145	18,296,972	12,214,222	11,707,860	565,091	37,778,145	3 January.
5,292,524	12,091,829	1,191,807	36,263,972	18,238,763	11,746,186	10,786,613	497,466	36,263,972	10 —
4,718,153	11,656,776	1,171,746	35,344,376	18,269,098	11,388,728	10,112,840	573,712	35,344,376	17 —
4,768,121	12,187,177	1,140,577	35,898,537	18,269,098	11,336,325	10,741,950	561,164	35,898,537	24 —
4,846,972	12,347,634	1,150,448	36,152,631	18,420,923	11,255,501	10,918,765	557,442	36,152,631	31 —
5,263,972	12,128,638	1,249,028	36,536,497	18,420,923	11,181,921	11,364,050	569,603	36,536,497	7 February.
5,925,306	11,552,777	1,169,981	36,537,520	18,524,391	11,125,487	11,385,906	561,772	36,537,520	14 —
6,392,181	11,916,018	1,148,968	37,291,022	18,550,532	10,979,860	12,239,325	581,285	37,291,022	21 —
6,723,106	11,658,452	1,121,792	37,660,536	18,558,099	11,366,983	12,208,653	566,799	37,660,536	28 —
6,902,929	12,124,066	1,148,948	38,240,466	18,565,323	11,602,383	12,669,323	512,925	38,240,466	6 March.
6,964,540	12,568,987	1,068,927	38,757,945	18,567,593	11,751,508	12,912,410	526,434	38,757,945	13 —
7,520,393	12,300,704	1,061,520	39,055,653	18,567,593	11,722,150	13,195,695	579,305	39,055,653	20 —
7,978,820	11,644,776	1,124,599	38,922,692	18,567,593	11,689,599	13,140,210	528,280	38,922,692	27 —
7,687,708	11,191,626	1,140,730	38,197,482	18,567,593	11,720,843	12,397,036	512,016	38,197,482	3 April.
4,764,651	13,992,982	1,162,846	37,564,653	14,301,096	11,325,944	11,525,306	511,514	37,564,653	10 —
3,265,285	18,906,918	1,166,306	35,986,432	18,396,779	11,066,331	11,024,326	460,002	35,986,432	17 —
2,963,373	14,472,598	1,207,142	36,324,223	18,335,779	10,969,619	11,506,305	466,520	36,324,223	24 —
3,194,817	14,365,920	1,213,921	36,429,595	18,338,023	11,022,332	11,585,615	463,625	36,429,595	1 May.
3,526,451	14,180,767	1,277,254	36,612,440	18,338,023	10,888,495	11,867,015	496,907	36,612,440	8 —
4,365,675	13,686,289	1,220,324	36,851,909	18,451,637	10,765,581	12,148,865	485,806	36,851,909	15 —
5,132,209	18,788,897	1,220,236	37,820,453	18,833,241	10,662,923	12,805,045	519,244	37,820,453	22 —
5,566,299	18,152,383	1,242,185	37,620,934	18,874,572	10,704,645	12,542,285	499,402	37,620,934	29 —
6,119,981	18,080,750	1,255,847	38,025,550	14,174,572	10,697,573	12,666,945	466,460	38,025,550	5 June.
6,092,578	18,678,855	1,256,492	38,646,706	18,974,526	10,875,025	13,446,375	458,789	38,646,706	12 —
6,866,819	18,086,979	1,224,806	38,741,158	18,974,526	10,668,650	13,515,930	463,052	38,741,158	19 —
7,596,970	18,684,028	1,268,098	39,330,049	18,974,526	10,755,395	14,244,626	455,508	39,330,049	26 —
7,647,476	12,968,501	1,322,527	38,606,637	18,978,546	11,773,967	16,534,310	421,815	38,606,637	3 July.
8,906,478	15,429,582	1,333,416	38,384,389	14,124,546	11,407,466	12,499,016	358,373	38,384,389	10 —
8,077,870	14,715,088	1,356,025	36,894,461	18,979,616	10,971,902	15,911,375	329,568	36,894,461	17 —
2,802,361	15,464,288	1,366,876	37,406,667	18,784,546	10,782,182	12,476,665	357,274	37,406,667	24 —
3,166,152	14,506,774	1,366,976	36,821,028	18,796,796	10,799,665	14,849,706	380,953	36,821,028	31 —
3,823,713	13,685,973	1,432,737	36,980,819	13,790,720	10,756,634	12,115,995	317,470	36,980,819	7 August.
4,838,920	18,068,533	1,330,508	37,803,226	14,089,496	10,740,159	12,667,560	306,012	37,803,226	14 —
5,844,525	12,945,084	1,336,037	37,967,289	14,139,336	10,714,100	12,665,015	448,836	37,967,289	21 —
6,318,428	12,638,205	1,393,827	38,129,224	14,189,182	10,646,723	12,824,475	466,844	38,129,224	28 —
6,667,129	12,136,546	1,425,278	38,330,956	14,189,182	11,100,497	12,542,790	466,497	38,330,956	4 September.
7,267,944	12,330,726	1,391,262	39,113,294	14,189,182	11,116,843	12,263,415	543,854	39,113,294	11 —
8,010,476	11,919,586	1,393,075	39,428,477	14,189,182	11,325,130	13,201,460	712,766	39,428,477	18 —
8,792,451	11,838,130	1,413,534	40,150,956	14,189,182	11,662,783	13,619,965	679,036	40,150,956	25 —
8,935,158	11,532,546	1,395,587	39,973,706	14,189,182	12,474,729	12,746,580	563,215	39,973,706	2 October.
9,076,438	11,463,050	1,466,439	40,136,584	14,189,182	12,483,569	12,655,645	810,186	40,136,584	9 —
4,996,568	18,107,431	1,492,839	37,148,034	18,980,375	11,187,061	11,392,445	618,153	37,148,034	16 —
4,449,346	18,670,230	1,443,560	37,214,033	18,980,375	11,179,658	11,576,015	508,085	37,214,033	23 —
4,664,600	12,861,729	1,471,650	36,591,781	18,980,375	11,296,193	10,954,215	390,999	36,591,781	30 —
5,040,143	12,653,673	1,485,294	36,857,185	13,950,375	11,362,535	11,241,590	302,686	36,857,185	6 November.
5,973,230	12,367,099	1,507,161	37,527,943	13,962,688	11,493,768	11,496,990	574,497	37,527,943	13 —
6,661,061	12,414,448	1,459,664	38,219,460	13,962,688	11,605,603	12,127,350	523,819	38,219,460	20 —
7,258,422	12,493,548	1,501,942	38,930,910	13,962,688	11,963,622	12,506,196	499,405	38,930,910	27 —
7,637,710	12,699,393	1,498,667	39,458,691	18,962,688	12,410,821	12,528,740	561,442	39,458,691	4 December.
7,965,977	12,507,344	1,444,936	39,537,476	18,962,688	12,620,303	12,415,100	569,485	39,537,476	11 —
8,648,726	12,496,370	1,468,714	40,247,483	18,962,688	12,356,036	12,258,660	670,999	40,247,483	18 —
9,297,726	12,264,343	1,423,287	40,622,325	18,962,688	14,185,963	11,846,420	677,265	40,622,325	24 —

An Account of Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," according to the Act

Weeks ending	ISSUE DEPARTMENT.							Proprietors' Capital.	Rest.
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.		
1853:	£.	£.	£.	£.	£.	£.	£.	£.	£.
1 January	34,014,005	34,014,005	11,015,100	2,984,900	19,994,851	19,154	34,014,005	14,553,000	3,113,924
8 —	33,170,165	33,170,165	11,015,100	2,984,900	19,151,011	19,154	33,170,165	14,553,000	3,176,619
15 —	32,665,555	32,665,555	11,015,100	2,984,900	18,646,401	19,154	32,665,555	14,553,000	3,208,878
22 —	32,918,040	32,918,040	11,015,100	2,984,900	18,898,886	19,154	32,918,040	14,553,000	3,214,206
29 —	32,494,810	32,494,810	11,015,100	2,984,900	18,475,656	19,154	32,494,810	14,553,000	3,218,441
5 February	32,034,230	32,034,230	11,015,100	2,984,900	18,015,076	19,154	32,034,230	14,553,000	3,308,432
12 —	31,799,710	31,799,710	11,015,100	2,984,900	17,780,556	19,154	31,799,710	14,553,000	3,313,924
19 —	31,748,285	31,748,285	11,015,100	2,984,900	17,729,131	19,154	31,748,285	14,553,000	3,313,109
26 —	31,652,320	31,652,320	11,015,100	2,984,900	17,633,166	19,154	31,652,320	14,553,000	3,247,336
5 March	32,361,900	32,361,900	11,015,100	2,984,900	18,342,746	19,154	32,361,900	14,553,000	3,617,702
12 —	32,378,600	32,378,600	11,015,100	2,984,900	18,359,446	19,154	32,378,600	14,553,000	3,632,448
19 —	32,596,935	32,596,935	11,015,100	2,984,900	18,577,781	19,154	32,596,935	14,553,000	3,626,365
26 —	32,584,005	32,584,005	11,015,100	2,984,900	18,564,851	19,154	32,584,005	14,553,000	3,630,638
2 April	32,570,030	32,570,030	11,015,100	2,984,900	18,550,876	19,154	32,570,030	14,553,000	3,635,929
9 —	32,816,460	32,816,460	11,015,100	2,984,900	18,797,306	19,154	32,816,460	14,553,000	3,106,866
16 —	32,519,885	32,519,885	11,015,100	2,984,900	18,500,731	19,154	32,519,885	14,553,000	3,110,471
23 —	31,992,475	31,992,475	11,015,100	2,984,900	17,973,321	19,154	31,992,475	14,553,000	3,114,339
30 —	31,808,965	31,808,965	11,015,100	2,984,900	17,789,811	19,154	31,808,965	14,553,000	3,120,987
7 May	31,744,240	31,744,240	11,015,100	2,984,900	17,725,086	19,154	31,744,240	14,553,000	3,146,809
14 —	31,591,025	31,591,025	11,015,100	2,984,900	17,571,871	19,154	31,591,025	14,553,000	3,151,746
21 —	31,372,785	31,372,785	11,015,100	2,984,900	17,353,631	19,154	31,372,785	14,553,000	3,156,577
28 —	31,453,890	31,453,890	11,015,100	2,984,900	17,434,736	19,154	31,453,890	14,553,000	3,110,304
4 June	31,790,405	31,790,405	11,015,100	2,984,900	17,771,251	19,154	31,790,405	14,553,000	3,106,195
11 —	31,991,065	31,991,065	11,015,100	2,984,900	17,971,911	19,154	31,991,065	14,553,000	3,111,594
18 —	32,115,995	32,115,995	11,015,100	2,984,900	18,096,841	19,154	32,115,995	14,553,000	3,114,532
25 —	32,194,885	32,194,885	11,015,100	2,984,900	18,175,731	19,154	32,194,885	14,553,000	3,116,211
2 July	32,052,080	32,052,080	11,015,100	2,984,900	18,032,926	19,154	32,052,080	14,553,000	3,149,789
9 —	31,908,800	31,908,800	11,015,100	2,984,900	17,889,846	19,154	31,908,800	14,553,000	3,210,137
16 —	31,549,855	31,549,855	11,015,100	2,984,900	17,530,701	19,154	31,549,855	14,553,000	3,240,220
23 —	31,460,085	31,460,085	11,015,100	2,984,900	17,440,931	19,154	31,460,085	14,553,000	3,243,581
30 —	31,322,800	31,322,800	11,015,100	2,984,900	17,303,646	19,154	31,322,800	14,553,000	3,248,703
6 August	31,052,235	31,052,235	11,015,100	2,984,900	17,033,081	19,154	31,052,235	14,553,000	3,342,683
13 —	30,963,240	30,963,240	11,015,100	2,984,900	16,944,086	19,154	30,963,240	14,553,000	3,344,226
20 —	30,647,090	30,647,090	11,015,100	2,984,900	16,628,536	19,154	30,647,090	14,553,000	3,351,848
27 —	30,531,650	30,531,650	11,015,100	2,984,900	16,531,650	-	30,531,650	14,553,000	3,291,440
3 September	30,162,640	30,162,640	11,015,100	2,984,900	16,163,640	-	30,162,640	14,553,000	3,634,523
10 —	29,866,770	29,866,770	11,015,100	2,984,900	15,966,770	-	29,866,770	14,553,000	3,641,708
17 —	29,399,075	29,399,075	11,015,100	2,984,900	15,399,075	-	29,399,075	14,553,000	3,658,965
24 —	29,065,880	29,065,880	11,015,100	2,984,900	15,065,880	-	29,065,880	14,553,000	3,665,581
1 October	29,031,895	29,031,895	11,015,100	2,984,900	15,031,895	-	29,031,895	14,553,000	3,662,113
8 —	29,202,465	29,202,465	11,015,100	2,984,900	15,202,465	-	29,202,465	14,553,000	3,661,119
15 —	28,679,875	28,679,875	11,015,100	2,984,900	14,679,875	-	28,679,875	14,553,000	3,161,161
22 —	28,358,955	28,358,955	11,015,100	2,984,900	14,358,955	-	28,358,955	14,553,000	3,170,823
29 —	28,658,850	28,658,850	11,015,100	2,984,900	14,658,850	-	28,658,850	14,553,000	3,175,493
5 November	29,047,330	29,047,330	11,015,100	2,984,900	15,047,330	-	29,047,330	14,553,000	3,184,275
12 —	29,187,175	29,187,175	11,015,100	2,984,900	15,187,175	-	29,187,175	14,553,000	3,211,460
19 —	29,150,715	29,150,715	11,015,100	2,984,900	15,150,715	-	29,150,715	14,553,000	3,217,322
26 —	28,394,025	28,394,025	11,015,100	2,984,900	14,394,025	-	28,394,025	14,553,000	3,184,137
3 December	28,406,590	28,406,590	11,015,100	2,984,900	14,406,590	-	28,406,590	14,553,000	3,175,626
10 —	28,620,635	28,620,635	11,015,100	2,984,900	14,620,635	-	28,620,635	14,553,000	3,180,090
17 —	28,729,730	28,729,730	11,015,100	2,984,900	14,729,730	-	28,729,730	14,553,000	3,180,090
24 —	29,128,435	29,128,435	11,015,100	2,984,900	15,128,435	-	29,128,435	14,553,000	3,198,455
31 —	29,180,080	29,180,080	11,015,100	2,984,900	15,180,080	-	29,180,080	14,553,000	3,218,826
1854:									
7 January	29,148,800	29,148,800	11,015,100	2,984,900	15,148,800	-	29,148,800	14,553,000	3,247,894
14 —	29,383,840	29,383,840	11,015,100	2,984,900	15,383,840	-	29,383,840	14,553,000	3,295,813
21 —	29,406,690	29,406,690	11,015,100	2,984,900	15,406,690	-	29,406,690	14,553,000	3,333,780
28 —	29,517,025	29,517,025	11,015,100	2,984,900	15,517,025	-	29,517,025	14,553,000	3,339,394
4 February	29,523,620	29,523,620	11,015,100	2,984,900	15,523,620	-	29,523,620	14,553,000	3,349,523
11 —	29,466,910	29,466,910	11,015,100	2,984,900	15,466,910	-	29,466,910	14,553,000	3,440,601
18 —	29,513,220	29,513,220	11,015,100	2,984,900	15,513,220	-	29,513,220	14,553,000	3,445,498
25 —	29,515,460	29,515,460	11,015,100	2,984,900	15,515,460	-	29,515,460	14,553,000	3,383,249
4 March	29,157,670	29,157,670	11,015,100	2,984,900	15,157,670	-	29,157,670	14,553,000	3,713,915
11 —	28,641,070	28,641,070	11,015,100	2,984,900	14,641,070	-	28,641,070	14,553,000	3,718,328
18 —	28,082,515	28,082,515	11,015,100	2,984,900	14,082,515	-	28,082,515	14,553,000	3,730,877
25 —	27,874,310	27,874,310	11,015,100	2,984,900	13,874,310	-	27,874,310	14,553,000	3,744,905
1 April	27,682,495	27,682,495	11,015,100	2,984,900	13,682,495	-	27,682,495	14,553,000	3,757,576
8 —	27,379,605	27,379,605	11,015,100	2,984,900	13,379,605	-	27,379,605	14,553,000	3,154,657
15 —	26,768,480	26,768,480	11,015,100	2,984,900	12,768,480	-	26,768,480	14,553,000	3,160,726
22 —	26,562,010	26,562,010	11,015,100	2,984,900	12,562,010	-	26,562,010	14,553,000	3,160,453
29 —	26,188,460	26,188,460	11,015,100	2,984,900	12,188,460	-	26,188,460	14,553,000	3,172,183
6 May	25,874,730	25,874,730	11,015,100	2,984,900	11,874,730	-	25,874,730	14,553,000	3,204,892
13 —	25,857,270	25,857,270	11,015,100	2,984,900	11,857,270	-	25,857,270	14,553,000	3,214,897
20 —	25,779,095	25,779,095	11,015,100	2,984,900	11,779,095	-	25,779,095	14,553,000	3,225,731
27 —	26,012,250	26,012,250	11,015,100	2,984,900	12,012,250	-	26,012,250	14,553,000	3,227,045

SELECT COMMITTEE ON THE BANK ACTS.

109

7 & 8 Vict. c. 32 (in continuation of Appendix, No. 5, to the Report from the Select Committee on Commercial Distress, 1848)—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1853:
9,266,342	12,993,952	1,384,381	41,311,599	13,961,691	15,875,756	10,960,496	513,657	41,311,599	1 January.
5,771,914	14,310,648	1,489,104	39,301,285	13,870,796	15,025,553	9,809,480	595,456	39,301,285	8 —
4,939,878	13,284,158	1,529,667	37,515,481	13,870,796	14,157,548	9,004,185	482,952	37,515,481	15 —
4,998,754	13,727,637	1,438,699	37,932,296	13,830,407	14,170,745	9,444,265	486,879	37,932,296	22 —
5,235,993	13,066,193	1,440,536	37,514,163	13,800,613	13,654,165	9,511,360	548,025	37,514,163	29 —
5,568,205	12,606,230	1,439,998	37,475,865	13,764,651	13,705,812	9,338,820	666,582	37,475,865	5 February.
6,239,297	12,012,578	1,417,834	37,536,633	13,648,600	13,790,758	9,494,625	602,650	37,536,633	12 —
6,738,059	12,081,941	1,344,913	38,031,022	13,619,393	14,177,702	9,667,595	566,332	38,031,022	19 —
7,062,129	12,397,543	1,355,814	38,615,822	13,488,853	14,926,214	9,662,270	538,485	38,615,822	26 —
7,312,751	12,622,301	1,378,446	39,484,200	13,464,538	15,401,220	10,086,030	532,412	39,484,200	5 March.
7,607,914	13,051,136	1,292,007	40,126,505	13,464,538	15,396,827	10,665,430	599,710	40,126,505	12 —
8,203,555	12,874,698	1,352,498	40,610,116	13,464,538	15,447,272	11,132,095	566,211	40,610,116	19 —
8,468,758	12,731,782	1,351,108	40,725,266	13,464,538	15,931,447	10,790,310	538,991	40,725,266	26 —
8,334,115	12,690,203	1,356,690	40,469,937	13,464,538	16,385,120	10,182,860	437,419	40,469,937	2 April.
8,733,108	14,953,897	1,469,737	38,796,628	13,671,382	14,875,627	9,839,745	409,874	38,796,628	9 —
3,780,216	13,692,968	1,419,595	36,486,250	13,221,382	14,085,037	8,908,720	273,111	36,486,250	16 —
3,712,989	13,206,923	1,412,479	36,999,730	13,221,382	13,632,497	8,584,145	561,706	36,999,730	23 —
3,934,322	12,932,620	1,427,737	35,988,666	13,221,382	13,506,745	8,634,410	546,129	35,988,666	30 —
4,265,469	12,201,614	1,418,032	35,584,924	13,221,382	13,608,166	8,274,395	480,981	35,584,924	7 May.
5,065,691	12,011,402	1,388,202	36,195,041	13,124,653	14,014,176	8,428,220	627,992	36,195,041	14 —
5,815,477	11,963,498	1,326,133	36,904,685	13,124,653	14,368,263	8,734,030	577,739	36,904,685	21 —
5,606,412	11,955,583	1,305,685	36,508,884	13,124,653	14,021,714	8,871,860	490,657	36,508,884	28 —
4,635,454	12,902,839	1,390,023	36,587,511	13,124,653	14,632,359	8,366,970	463,529	36,587,511	4 June.
3,737,044	14,033,701	1,332,238	36,767,577	13,124,910	14,246,232	8,907,985	488,450	36,767,577	11 —
4,615,831	13,174,819	1,307,045	36,764,927	13,123,910	13,700,971	9,420,315	519,831	36,764,927	18 —
5,532,113	12,332,410	1,323,394	36,857,128	13,118,010	13,705,389	9,563,325	470,404	36,857,128	25 —
5,615,362	12,504,620	1,372,642	37,195,413	13,116,997	14,372,331	9,204,260	501,825	37,195,413	2 July.
3,953,330	13,508,613	1,409,150	36,634,230	14,497,333	13,680,203	8,101,820	354,874	36,634,230	9 —
2,332,814	13,422,004	1,408,893	34,956,931	13,757,333	13,664,310	7,661,795	473,493	34,956,931	16 —
1,849,658	13,179,838	1,466,453	34,392,535	13,537,333	12,553,013	7,632,995	369,194	34,392,535	23 —
2,175,265	12,755,038	1,458,367	34,190,363	13,337,333	12,466,213	7,970,510	416,307	34,190,363	30 —
2,218,227	12,475,528	1,576,361	34,165,799	13,027,333	13,226,701	7,529,440	382,325	34,165,799	6 August.
3,315,392	12,190,020	1,446,224	34,848,662	13,027,589	13,611,721	7,863,225	346,334	34,848,662	13 August.
4,063,046	11,693,583	1,482,038	35,073,515	13,027,589	13,876,950	7,844,880	524,103	35,073,515	20 —
4,601,685	11,183,356	1,465,549	35,045,030	13,027,589	13,830,935	7,755,345	431,268	35,045,030	27 —
4,701,598	11,017,313	1,447,059	35,353,493	12,773,176	14,546,194	7,696,695	337,428	35,353,493	3 September.
4,251,010	10,892,058	1,420,789	35,728,564	12,767,018	14,957,674	7,690,090	334,593	35,728,564	10 —
6,007,833	11,053,973	1,435,982	36,709,053	12,527,893	16,740,682	6,077,155	463,323	36,709,053	17 —
6,712,965	10,839,185	1,457,613	37,227,644	12,339,083	17,143,223	7,130,435	614,903	37,227,644	24 —
6,738,755	11,885,565	1,443,636	38,303,069	12,339,083	19,124,799	6,258,520	580,667	38,303,069	1 October.
6,857,398	11,633,687	1,453,952	38,189,156	12,339,083	18,941,549	6,361,900	546,624	38,189,156	8 —
3,700,859	12,084,226	1,405,033	35,484,339	12,455,161	17,435,089	5,012,490	591,599	35,484,339	15 —
2,903,045	12,390,653	1,371,064	34,388,585	11,319,072	17,254,458	5,213,810	601,251	34,388,585	22 —
2,628,809	12,322,678	1,357,396	35,037,376	11,498,152	17,255,890	5,671,500	611,834	35,037,376	29 —
4,077,159	12,171,032	1,314,485	35,299,051	11,498,152	16,749,699	6,419,885	632,215	35,299,051	5 November.
5,009,222	11,781,769	1,317,931	35,873,382	11,766,243	16,432,451	7,005,750	668,938	35,873,382	12 —
6,694,154	11,693,208	1,259,013	36,665,697	12,477,425	15,980,650	7,559,980	668,642	36,665,697	19 —
7,694,179	11,012,439	1,267,037	37,550,785	13,489,087	16,315,882	7,049,825	666,061	37,550,785	26 —
7,659,924	11,480,163	1,236,912	38,095,624	13,692,039	16,586,818	7,200,790	685,977	38,095,624	3 December.
10,027,166	10,910,077	1,192,741	39,864,801	15,043,730	16,525,337	7,575,175	720,659	39,864,801	10 —
10,492,686	10,699,684	1,188,916	40,118,376	15,043,730	16,237,016	8,124,105	713,596	40,118,376	17 —
11,167,724	10,607,923	1,179,166	40,896,967	15,043,730	16,643,651	8,318,280	690,606	40,896,967	24 —
11,469,933	11,041,049	1,173,684	41,395,492	15,044,330	17,576,123	8,102,320	672,819	41,395,492	31 —
8,291,993	12,744,634	1,315,056	40,552,580	14,883,999	16,736,469	7,800,800	682,272	40,552,580	7 January.
3,313,993	14,140,492	1,232,399	38,435,627	13,644,025	14,683,295	7,443,015	635,292	38,435,627	14 —
2,646,783	13,894,599	1,332,096	35,660,258	13,537,638	14,297,849	7,135,195	689,576	35,660,258	21 —
2,515,384	13,466,234	1,302,155	35,096,167	13,252,716	13,988,622	7,168,640	706,189	35,096,167	28 —
2,121,718	12,606,926	1,144,582	33,777,749	12,537,716	13,570,465	6,966,505	703,063	33,777,749	4 February.
1,981,907	12,357,045	1,119,351	33,451,904	11,941,066	13,415,280	7,358,340	736,618	33,451,904	11 —
2,440,107	12,177,209	1,086,779	33,702,593	11,757,704	13,346,376	7,858,420	740,093	33,702,593	18 —
2,732,345	11,830,574	1,102,638	33,591,806	11,757,704	13,247,442	7,815,955	770,705	33,591,806	25 —
2,741,851	11,244,639	1,090,924	33,344,329	11,751,555	13,241,821	7,599,720	751,333	33,344,329	4 March.
2,899,597	10,887,896	1,126,432	33,184,653	11,747,798	13,054,655	7,626,655	755,615	33,184,653	11 —
3,678,817	11,305,383	1,128,507	34,396,584	11,844,700	14,512,895	7,278,663	780,324	34,396,584	18 —
4,423,827	11,092,226	1,124,969	34,938,227	11,793,116	15,757,604	6,633,535	754,972	34,938,227	25 —
4,445,788	11,037,153	1,102,303	34,895,820	11,607,616	16,522,796	5,998,255	767,223	34,895,820	1 April.
2,683,754	13,819,988	1,177,753	35,389,152	13,239,132	15,720,271	4,968,755	760,994	35,389,152	8 —
1,765,364	12,795,301	1,196,079	33,470,370	13,686,596	14,763,256	4,278,125	742,393	33,470,370	15 —
1,767,723	12,053,625	1,189,099	32,729,800	13,349,067	14,336,835	4,291,815	752,083	32,729,800	22 —
2,018,493	11,316,805	1,196,996	32,187,477	13,080,679	14,433,192	3,941,140	727,466	32,187,477	29 —
2,336,822	10,688,531	1,164,631	31,949,846	12,566,607	14,749,480	3,900,430	733,349	31,949,846	6 May.
2,748,437	10,587,010	1,111,563	32,214,907	11,625,492	15,144,039	4,713,350	732,096	32,214,907	13 —
2,671,551	10,146,428	1,069,784	31,666,494	10,406,309	15,425,281	5,100,030	734,874	31,666,494	20 —
2,430,944	10,283,180	1,026,415	31,579,584	9,856,309	15,441,966	5,552,710	728,599	31,579,584	27 —

1854:

7 January.

14 —

21 —

28 —

4 February.

11 —

18 —

25 —

4 March.

11 —

18 —

25 —

1 April.

8 —

15 —

22 —

29 —

6 May.

13 —

20 —

27 —

An Account of Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," according to the Act

Weeks ending	ISSUE DEPARTMENT.							Proprietors' Capital.	Res.
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.		
1854—contd.	£.	£.	£.	£.	£.	£.	£.	£.	£.
8 June -	26,006,873	26,006,875	11,015,100	2,984,900	12,006,875	-	26,006,875	14,553,000	3,190,866
10 -	26,981,750	26,981,750	11,015,100	2,984,900	11,981,750	-	26,981,750	14,553,000	3,187,682
17 -	26,373,255	26,373,255	11,015,100	2,984,900	12,373,255	-	26,373,255	14,553,000	3,194,253
24 -	27,132,635	27,132,635	11,015,100	2,984,900	13,132,635	-	27,132,635	14,553,000	3,202,523
1 July -	27,483,985	27,483,985	11,015,100	2,984,900	13,483,985	-	27,483,985	14,553,000	3,229,791
8 -	27,298,660	27,298,660	11,015,100	2,984,900	13,298,660	-	27,298,660	14,553,000	3,265,890
15 -	27,085,945	27,085,945	11,015,100	2,984,900	13,085,945	-	27,085,945	14,553,000	3,300,129
22 -	26,901,010	26,901,010	11,015,100	2,984,900	12,901,010	-	26,901,010	14,553,000	3,328,532
29 -	26,771,780	26,771,780	11,015,100	2,984,900	12,771,780	-	26,771,780	14,553,000	3,335,730
5 August -	26,593,700	26,593,700	11,015,100	2,984,900	12,593,700	-	26,593,700	14,553,000	3,429,742
12 -	26,833,350	26,833,350	11,015,100	2,984,900	12,833,350	-	26,833,350	14,553,000	3,438,416
19 -	27,002,755	27,002,755	11,015,100	2,984,900	13,002,755	-	27,002,755	14,553,000	3,450,375
26 -	26,943,695	26,943,695	11,015,100	2,984,900	12,943,695	-	26,943,695	14,553,000	3,395,210
2 September -	26,688,250	26,688,250	11,015,100	2,984,900	12,688,250	-	26,688,250	14,553,000	3,666,563
9 -	26,630,110	26,630,110	11,015,100	2,984,900	12,630,110	-	26,630,110	14,553,000	3,664,814
16 -	26,632,810	26,632,810	11,015,100	2,984,900	12,632,810	-	26,632,810	14,553,000	3,709,852
23 -	26,589,730	26,589,730	11,015,100	2,984,900	12,589,730	-	26,589,730	14,553,000	3,710,358
30 -	26,464,300	26,464,300	11,015,100	2,984,900	12,464,300	-	26,464,300	14,553,000	3,719,463
7 October -	26,350,030	26,350,030	11,015,100	2,984,900	12,350,030	-	26,350,030	14,553,000	3,728,625
14 -	26,333,410	26,333,410	11,015,100	2,984,900	12,333,410	-	26,333,410	14,553,000	3,117,968
21 -	26,818,125	26,818,125	11,015,100	2,984,900	12,818,125	-	26,818,125	14,553,000	3,123,834
28 -	27,022,310	27,022,310	11,015,100	2,984,900	13,022,310	-	27,022,310	14,553,000	3,132,547
4 November -	26,960,950	26,960,950	11,015,100	2,984,900	12,960,950	-	26,960,950	14,553,000	3,136,875
11 -	26,999,380	26,999,380	11,015,100	2,984,900	12,999,380	-	26,999,380	14,553,000	3,166,072
18 -	26,852,420	26,852,420	11,015,100	2,984,900	12,852,420	-	26,852,420	14,553,000	3,172,364
25 -	27,102,620	27,102,620	11,015,100	2,984,900	13,102,620	-	27,102,620	14,553,000	3,176,199
2 December -	27,244,460	27,244,460	11,015,100	2,984,900	13,244,460	-	27,244,460	14,553,000	3,121,642
9 -	27,334,415	27,334,415	11,015,100	2,984,900	13,334,415	-	27,334,415	14,553,000	3,124,711
16 -	27,369,845	27,369,845	11,015,100	2,984,900	13,369,845	-	27,369,845	14,553,000	3,132,830
23 -	27,478,185	27,478,185	11,015,100	2,984,900	13,478,185	-	27,478,185	14,553,000	3,140,652
30 -	27,180,835	27,180,835	11,015,100	2,984,900	13,180,835	-	27,180,835	14,553,000	3,152,753
1855:									
6 January -	26,988,455	26,988,455	11,015,100	2,984,900	12,988,455	-	26,988,455	14,553,000	3,191,567
13 -	25,880,560	25,880,560	11,015,100	2,984,900	11,880,560	-	25,880,560	14,553,000	3,228,009
20 -	25,509,215	25,509,215	11,015,100	2,984,900	11,509,215	-	25,509,215	14,553,000	3,259,337
27 -	25,671,565	25,671,565	11,015,100	2,984,900	11,671,565	-	25,671,565	14,553,000	3,268,316
3 February -	26,092,565	26,092,565	11,015,100	2,984,900	12,092,565	-	26,092,565	14,553,000	3,266,198
10 -	26,063,365	26,063,365	11,015,100	2,984,900	12,063,365	-	26,063,365	14,553,000	3,332,550
17 -	26,313,230	26,313,230	11,015,100	2,984,900	12,313,230	-	26,313,230	14,553,000	3,335,840
24 -	26,362,055	26,362,055	11,015,100	2,984,900	12,362,055	-	26,362,055	14,553,000	3,308,241
3 March -	26,512,985	26,512,985	11,015,100	2,984,900	12,512,985	-	26,512,985	14,553,000	3,634,524
10 -	26,911,880	26,911,880	11,015,100	2,984,900	12,911,880	-	26,911,880	14,553,000	3,639,849
17 -	27,479,975	27,479,975	11,015,100	2,984,900	13,479,975	-	27,479,975	14,553,000	3,644,317
24 -	28,186,880	28,186,880	11,015,100	2,984,900	14,186,880	-	28,186,880	14,553,000	3,646,414
31 -	28,510,230	28,510,230	11,015,100	2,984,900	14,510,230	-	28,510,230	14,553,000	3,653,450
7 April -	28,392,500	28,392,500	11,015,100	2,984,900	14,392,500	-	28,392,500	14,553,000	3,685,363
14 -	28,351,365	28,351,365	11,015,100	2,984,900	14,351,365	-	28,351,365	14,553,000	3,123,446
21 -	28,372,290	28,372,290	11,015,100	2,984,900	14,372,290	-	28,372,290	14,553,000	3,127,862
28 -	28,791,785	28,791,785	11,015,100	2,984,900	14,791,785	-	28,791,785	14,553,000	3,131,759
5 May -	28,911,030	28,911,030	11,015,100	2,984,900	14,911,030	-	28,911,030	14,553,000	3,136,435
12 -	29,336,510	29,336,510	11,015,100	2,984,900	15,336,510	-	29,336,510	14,553,000	3,163,785
19 -	29,902,550	29,902,550	11,015,100	2,984,900	15,902,550	-	29,902,550	14,553,000	3,170,200
26 -	30,337,685	30,337,685	11,015,100	2,984,900	16,337,685	-	30,337,685	14,553,000	3,173,157
2 June -	31,083,175	31,083,175	11,015,100	2,984,900	17,083,175	-	31,083,175	14,553,000	3,112,943
9 -	31,056,945	31,056,945	11,015,100	2,984,900	17,056,945	-	31,056,945	14,553,000	3,114,223
16 -	31,350,395	31,350,395	11,015,100	2,984,900	17,350,395	-	31,350,395	14,553,000	3,123,055
23 -	31,429,435	31,429,435	11,015,100	2,984,900	17,429,435	-	31,429,435	14,553,000	3,196,379
30 -	31,305,070	31,305,070	11,015,100	2,984,900	17,305,070	-	31,305,070	14,553,000	3,140,667
7 July -	30,895,085	30,895,085	11,015,100	2,984,900	16,895,085	-	30,895,085	14,553,000	3,177,865
14 -	30,631,890	30,631,890	11,015,100	2,984,900	16,631,890	-	30,631,890	14,553,000	3,221,280
21 -	29,980,810	29,980,810	11,015,100	2,984,900	15,980,810	-	29,980,810	14,553,000	3,252,303
28 -	29,745,990	29,745,990	11,015,100	2,984,900	15,745,990	-	29,745,990	14,553,000	3,256,786
4 August -	29,601,590	29,601,590	11,015,100	2,984,900	15,601,590	-	29,601,590	14,553,000	3,359,872
11 -	29,650,275	29,650,275	11,015,100	2,984,900	15,650,275	-	29,650,275	14,553,000	3,360,660
18 -	29,506,690	29,506,690	11,015,100	2,984,900	15,506,690	-	29,506,690	14,553,000	3,369,751
25 -	28,916,770	28,916,770	11,015,100	2,984,900	14,916,770	-	28,916,770	14,553,000	3,327,349
1 September -	28,368,010	28,368,010	11,015,100	2,984,900	14,368,010	-	28,368,010	14,553,000	3,623,723
8 -	27,668,005	27,668,005	11,015,100	2,984,900	13,668,005	-	27,668,005	14,553,000	3,637,340
15 -	27,110,270	27,110,270	11,015,100	2,984,900	13,110,270	-	27,110,270	14,553,000	3,644,704
22 -	26,695,250	26,695,250	11,015,100	2,984,900	12,695,250	-	26,695,250	14,553,000	3,657,307
29 -	26,368,255	26,368,255	11,015,100	2,984,900	12,368,255	-	26,368,255	14,553,000	3,676,125
6 October -	25,765,025	25,765,025	11,015,100	2,984,900	11,765,025	-	25,765,025	14,553,000	3,692,448
13 -	25,205,855	25,205,855	11,015,100	2,984,900	11,205,855	-	25,205,855	14,553,000	3,147,899
20 -	24,682,230	24,682,230	11,015,100	2,984,900	10,682,230	-	24,682,230	14,553,000	3,161,093
27 -	24,698,460	24,698,460	11,015,100	2,984,900	10,698,460	-	24,698,460	14,553,000	3,170,726

SELECT COMMITTEE ON THE BANK ACTS.

111

7 & 8 Vict. c. 32 (in continuation of Appendix, No. 5, to the Report from the Select Committee on Commercial Distress, 1846)—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1854—contd.
2,507,654	10,812,244	1,057,090	31,500,653	9,856,200	15,404,525	5,400,545	743,274	31,500,653	3 June.
2,906,008	10,483,180	1,090,898	32,238,373	10,024,481	15,709,944	5,607,045	746,803	32,238,373	10 —
3,312,332	10,513,491	1,050,412	32,503,538	9,720,499	15,374,237	6,672,680	783,122	32,503,538	17 —
4,632,905	10,114,863	986,286	33,690,997	9,851,250	15,584,007	7,518,400	787,840	33,690,997	24 —
5,815,198	11,112,244	982,081	35,200,014	10,822,795	16,750,401	7,825,205	781,613	35,200,014	1 July.
4,948,822	12,571,229	1,058,431	36,397,402	12,977,237	15,920,198	6,777,420	722,547	36,397,402	8 —
3,307,955	11,655,973	1,120,018	33,846,070	12,470,237	14,234,926	6,402,980	737,927	33,846,070	15 —
2,008,785	11,600,899	1,057,234	32,606,950	11,810,383	13,819,415	6,244,485	732,067	32,606,950	22 —
2,302,861	11,124,260	1,098,720	32,355,080	11,775,383	13,610,098	6,257,060	712,544	32,355,080	29 —
2,347,500	10,609,068	1,056,350	31,996,365	11,350,283	13,638,937	6,291,235	705,810	31,996,365	5 August.
2,900,274	10,153,899	1,043,799	32,179,388	10,680,493	14,101,584	6,668,840	728,471	32,179,388	12 —
3,891,125	10,280,018	1,074,839	33,350,027	11,030,873	14,740,797	6,879,820	696,567	33,350,027	19 —
3,974,524	9,875,083	1,060,180	32,957,997	10,669,279	14,400,809	6,896,180	691,729	32,957,997	26 —
3,906,427	10,402,859	1,032,899	33,674,748	10,980,029	15,178,018	6,836,585	680,121	33,674,748	2 September.
4,242,706	9,786,245	1,069,551	33,416,316	10,896,955	14,719,492	7,008,160	691,709	33,416,316	9 —
4,965,233	9,780,712	1,023,575	34,046,372	10,996,955	15,353,432	7,049,425	646,560	34,046,372	16 —
5,363,572	9,768,357	1,021,395	34,416,682	10,996,955	15,487,091	7,293,480	639,156	34,416,682	23 —
5,786,582	9,924,277	1,030,651	35,014,003	11,006,210	16,912,843	6,499,380	593,570	35,014,003	30 —
5,766,005	9,598,807	1,059,737	34,706,234	11,015,468	16,677,317	6,391,015	622,436	34,706,234	7 October.
2,554,632	11,216,564	1,079,986	32,522,140	11,079,038	15,116,492	5,755,445	571,195	32,522,140	14 —
1,893,487	11,702,867	1,115,066	32,390,194	11,113,373	14,742,468	5,946,605	567,853	32,390,194	21 —
1,905,513	11,441,511	1,130,644	32,166,215	10,980,762	14,556,912	6,086,425	550,116	32,166,215	28 —
2,858,100	10,822,023	1,120,999	32,600,907	11,524,492	14,155,089	6,896,340	555,076	32,600,907	4 November.
2,525,577	10,243,363	1,114,875	32,602,857	11,413,016	13,809,081	6,710,845	580,415	32,602,857	11 —
4,465,918	9,685,004	1,070,665	32,946,951	11,429,871	13,850,566	7,024,150	642,264	32,946,951	18 —
4,732,380	9,715,809	1,044,770	33,271,068	11,401,703	13,850,146	7,352,645	607,174	33,271,068	25 —
4,904,893	9,759,246	1,052,658	33,481,439	11,517,738	13,710,498	7,027,070	625,863	33,481,439	2 December.
5,545,498	9,681,873	1,022,107	33,936,599	11,604,267	13,782,478	7,223,830	671,089	33,936,599	9 —
6,055,675	9,710,512	993,112	34,424,338	11,565,237	13,869,387	6,330,780	669,084	34,424,338	16 —
6,500,414	10,009,957	938,622	35,202,645	11,609,583	14,581,403	6,352,740	658,919	35,202,645	23 —
6,695,436	10,558,887	892,116	35,851,094	11,611,553	15,806,634	7,779,685	653,622	35,851,094	30 —
1855:									
6,391,361	9,981,364	961,420	35,078,712	11,011,800	15,481,228	7,306,755	678,929	35,078,712	6 January.
2,294,292	10,842,702	1,271,406	32,189,409	11,731,427	14,035,903	5,763,405	658,554	32,189,409	13 —
2,257,127	10,842,228	1,089,613	31,951,505	11,937,721	14,106,909	5,483,595	653,260	31,951,505	20 —
2,897,524	10,698,258	1,003,540	32,420,608	11,528,652	14,320,311	5,888,590	683,115	32,420,608	27 —
3,740,512	10,583,727	958,820	33,102,257	11,538,652	14,500,176	6,286,370	707,069	33,102,257	3 February.
4,463,889	10,047,316	968,691	33,555,426	11,558,652	14,506,989	6,535,390	694,295	33,555,426	10 —
4,898,693	10,174,871	894,885	33,857,198	11,538,227	14,584,340	7,007,075	697,556	33,857,198	17 —
4,855,455	10,449,182	883,850	34,044,728	11,530,540	14,522,432	7,300,185	682,571	34,044,728	24 —
5,033,184	10,007,037	903,059	34,730,824	11,626,463	15,012,782	7,414,730	676,849	34,730,824	3 March.
4,828,237	11,149,103	906,730	35,076,019	11,542,385	14,880,844	7,944,050	709,040	35,076,019	10 —
5,077,843	11,155,892	891,692	35,322,714	11,583,885	14,591,596	8,495,965	721,268	35,322,714	17 —
5,539,467	11,146,540	835,588	35,724,004	11,581,067	14,379,981	9,129,110	734,766	35,724,004	24 —
5,384,834	10,932,029	866,312	35,390,225	11,581,067	14,091,941	9,021,920	695,297	35,390,225	31 —
6,008,895	11,390,875	904,839	35,940,202	13,026,740	18,655,965	8,580,140	683,318	35,940,202	7 April.
2,790,040	14,233,796	947,721	35,573,603	13,073,718	19,386,098	7,967,535	671,267	35,573,603	14 —
4,450,684	13,019,567	926,357	36,079,450	14,274,373	13,092,443	8,089,425	683,210	36,079,450	21 —
4,463,013	13,173,482	972,072	36,296,326	14,214,373	12,944,224	8,432,105	707,624	36,296,326	28 —
4,387,590	12,645,651	1,000,436	35,763,212	13,591,373	12,721,050	8,742,600	708,189	35,763,212	5 May.
2,733,998	12,205,207	1,028,140	33,886,040	11,016,374	12,543,890	9,417,175	708,991	33,886,040	12 —
3,358,272	12,230,771	991,790	34,304,003	10,823,132	12,455,155	10,380,610	745,166	34,304,003	19 —
5,196,161	11,932,316	1,020,359	35,873,993	12,110,721	12,315,806	10,720,370	727,096	35,873,993	26 —
5,211,168	13,282,876	985,884	37,145,871	12,677,816	12,419,158	11,342,970	705,927	37,145,871	2 June.
5,447,207	13,168,985	1,036,692	37,320,807	12,702,488	12,305,431	11,605,375	707,113	37,320,807	9 —
5,583,754	13,307,714	1,034,770	37,605,293	12,681,068	12,399,704	11,814,200	710,821	37,605,293	16 —
6,468,085	13,224,470	986,492	38,576,926	12,896,068	12,853,957	11,867,310	739,591	38,576,926	23 —
6,148,099	13,434,740	971,726	38,246,541	12,896,068	13,497,443	11,139,525	713,505	38,246,541	30 —
6,852,860	12,586,891	1,017,440	38,187,346	13,757,224	13,328,860	10,412,335	688,981	38,187,346	7 July.
2,811,014	15,048,543	1,054,212	36,688,049	13,658,190	12,681,833	9,853,020	697,066	36,688,049	14 —
3,178,033	13,604,199	1,061,838	36,849,373	13,071,978	12,706,198	9,207,945	663,343	36,849,373	21 —
4,221,408	11,883,528	1,511,615	35,426,337	13,092,528	12,913,262	8,781,145	639,402	35,426,337	28 —
5,152,221	11,857,328	1,052,978	35,966,399	12,851,030	13,592,925	8,892,300	630,144	35,966,399	4 August.
6,266,890	11,604,444	1,003,187	36,788,181	12,766,624	14,239,692	9,156,845	625,020	36,788,181	11 —
6,407,739	12,250,406	1,012,112	37,593,008	12,810,164	14,943,006	9,229,550	610,288	37,593,008	18 —
6,971,825	11,674,820	997,165	37,524,168	13,025,164	14,985,232	8,874,555	629,217	37,524,168	25 —
7,267,969	11,098,018	979,851	37,527,561	13,031,083	15,661,983	8,263,380	571,108	37,527,561	1 September.
7,591,337	10,970,353	991,556	37,443,586	13,031,083	16,637,327	7,525,900	549,371	37,443,586	8 —
7,338,531	11,146,782	990,140	38,173,137	12,799,338	16,887,784	7,396,600	588,185	38,173,137	15 —
8,389,892	11,266,877	1,000,541	38,867,517	12,498,067	18,509,278	7,286,815	573,857	38,867,517	22 —
8,144,209	11,437,955	1,001,743	38,807,032	12,125,026	19,915,763	6,195,570	570,673	38,807,032	29 —
7,106,524	10,837,643	1,012,547	37,192,162	11,413,143	19,791,293	5,473,470	514,256	37,192,162	6 October.
4,559,851	11,995,925	973,867	34,940,542	10,556,040	19,280,446	4,567,490	546,566	34,940,542	13 —
3,825,931	11,764,080	980,139	34,283,333	10,635,359	18,789,512	4,310,485	547,977	34,283,333	20 —
3,700,844	11,327,321	979,129	33,731,020	10,328,955	18,534,600	4,262,560	604,903	33,731,020	27 —

An Account of Notes, Securities, Bullion, &c., of the Bank of England, as published Weekly in the "Gazette," according to the Act

Weeks ending	ISSUE DEPARTMENT.							Proprietors' Capital. Rest.	
	Notes Issued.	TOTAL.	Government Debt.	Other Securities.	Gold Coin and Bullion.	Silver Bullion.	TOTAL.		
1855—contd.	£.	£.	£.	£.	£.	£.	£.	£.	£.
3 November -	24,741,320	24,741,320	11,015,100	2,984,900	10,741,320	- - -	24,741,320	14,553,000	3,178,169
10 — -	24,646,295	24,646,295	11,015,100	2,984,900	10,646,295	- - -	24,646,295	14,553,000	3,208,583
17 — -	24,661,760	24,661,760	11,015,100	2,984,900	10,661,760	- - -	24,661,760	14,553,000	3,230,897
24 — -	24,543,545	24,543,545	11,015,100	2,984,900	10,543,545	- - -	24,543,545	14,553,000	3,238,502
1 December -	24,580,570	24,580,570	11,015,100	2,984,900	10,580,570	- - -	24,580,570	14,553,000	3,185,588
8 — -	24,439,525	24,439,525	11,015,100	2,984,900	10,439,525	- - -	24,439,525	14,553,000	3,193,028
15 — -	25,137,985	25,137,985	11,015,100	3,459,900	10,662,985	- - -	25,137,985	14,553,000	3,205,482
22 — -	24,844,595	24,844,595	11,015,100	3,459,900	10,389,595	- - -	24,844,595	14,553,000	3,219,877
29 — -	24,664,465	24,664,465	11,015,100	3,459,900	10,189,465	- - -	24,664,465	14,553,000	3,235,328
1856:									
5 January -	24,421,180	24,421,180	11,015,100	3,459,900	9,946,180	- - -	24,421,180	14,553,000	3,285,323
12 — -	24,374,305	24,374,305	11,015,100	3,459,900	9,799,305	- - -	24,374,305	14,553,000	3,330,873
19 — -	24,283,870	24,283,870	11,015,100	3,459,900	9,808,870	- - -	24,283,870	14,553,000	3,385,212
26 — -	24,173,580	24,173,580	11,015,100	3,459,900	9,698,580	- - -	24,173,580	14,553,000	3,376,632
2 February -	24,532,620	24,532,620	11,015,100	3,459,900	10,057,620	- - -	24,532,620	14,553,000	3,410,082
9 — -	24,407,875	24,407,875	11,015,100	3,459,900	9,932,875	- - -	24,407,875	14,553,000	3,492,520
16 — -	24,367,835	24,367,835	11,015,100	3,459,900	9,892,835	- - -	24,367,835	14,553,000	3,505,653
23 — -	24,390,330	24,390,330	11,015,100	3,459,900	9,915,330	- - -	24,390,330	14,553,000	3,470,046
1 March -	24,428,230	24,428,230	11,015,100	3,459,900	9,958,230	- - -	24,428,230	14,553,000	3,779,752
8 — -	24,384,620	24,384,620	11,015,100	3,459,900	9,909,620	- - -	24,384,620	14,553,000	3,792,570
15 — -	24,378,095	24,378,095	11,015,100	3,459,900	9,903,095	- - -	24,378,095	14,553,000	3,805,380
22 — -	24,221,825	24,221,825	11,015,100	3,459,900	9,746,825	- - -	24,221,825	14,553,000	3,813,664
29 — -	24,306,970	24,306,970	11,015,100	3,459,900	9,831,070	- - -	24,306,970	14,553,000	3,827,865
5 April -	23,915,280	23,915,280	11,015,100	3,459,900	9,440,280	- - -	23,915,280	14,553,000	3,840,005
12 — -	23,905,130	23,905,130	11,015,100	3,459,900	9,430,130	- - -	23,905,130	14,553,000	3,156,745
19 — -	23,683,205	23,683,205	11,015,100	3,459,900	9,208,205	- - -	23,683,205	14,553,000	3,167,890
26 — -	23,556,675	23,556,675	11,015,100	3,459,900	9,081,675	- - -	23,556,675	14,553,000	3,175,991
3 May -	23,656,440	23,656,440	11,015,100	3,459,900	9,181,440	- - -	23,656,440	14,553,000	3,207,670
10 — -	23,633,820	23,633,820	11,015,100	3,459,900	9,158,820	- - -	23,633,820	14,553,000	3,233,367
17 — -	23,673,615	23,673,615	11,015,100	3,459,900	9,198,615	- - -	23,673,615	14,553,000	3,246,963
24 — -	24,413,875	24,413,875	11,015,100	3,459,900	9,938,875	- - -	24,413,875	14,553,000	3,254,768
31 — -	25,241,040	25,241,040	11,015,100	3,459,900	10,766,040	- - -	25,241,040	14,553,000	3,201,190
7 June -	25,532,095	25,532,095	11,015,100	3,459,900	11,057,095	- - -	25,532,095	14,553,000	3,209,246
14 — -	25,912,210	25,912,210	11,015,100	3,459,900	11,437,210	- - -	25,912,210	14,553,000	3,214,987
21 — -	26,237,940	26,237,940	11,015,100	3,459,900	11,762,940	- - -	26,237,940	14,553,000	3,231,001
28 — -	26,903,970	26,903,970	11,015,100	3,459,900	12,428,970	- - -	26,903,970	14,553,000	3,248,455
5 July -	26,499,365	26,499,365	11,015,100	3,459,900	12,024,365	- - -	26,499,365	14,553,000	3,284,993
12 — -	26,273,605	26,273,605	11,015,100	3,459,900	11,798,605	- - -	26,273,605	14,553,000	3,320,532
19 — -	26,183,930	26,183,930	11,015,100	3,459,900	11,708,930	- - -	26,183,930	14,553,000	3,347,400
26 — -	26,250,875	26,250,875	11,015,100	3,459,900	11,775,875	- - -	26,250,875	14,553,000	3,351,951
2 August -	26,271,095	26,271,095	11,015,100	3,459,900	11,796,095	- - -	26,271,095	14,553,000	3,364,781
9 — -	26,307,590	26,307,590	11,015,100	3,459,900	11,832,590	- - -	26,307,590	14,553,000	3,456,788
16 — -	26,279,730	26,279,730	11,015,100	3,459,900	11,804,730	- - -	26,279,730	14,553,000	3,456,690
23 — -	26,226,795	26,226,795	11,015,100	3,459,900	11,751,795	- - -	26,226,795	14,553,000	3,416,323
30 — -	26,188,315	26,188,315	11,015,100	3,459,900	11,713,315	- - -	26,188,315	14,553,000	3,688,406
6 September -	26,001,765	26,001,765	11,015,100	3,459,900	11,526,765	- - -	26,001,765	14,553,000	3,717,742
13 — -	25,962,415	25,962,415	11,015,100	3,459,900	11,487,415	- - -	25,962,415	14,553,000	3,730,817
20 — -	26,015,080	26,015,080	11,015,100	3,459,900	11,540,080	- - -	26,015,080	14,553,000	3,743,895
27 — -	25,603,940	25,603,940	11,015,100	3,459,900	11,128,940	- - -	25,603,940	14,553,000	3,754,416
4 October -	24,701,745	24,701,745	11,015,100	3,459,900	10,226,745	- - -	24,701,745	14,553,000	3,765,488
11 — -	24,064,400	24,064,400	11,015,100	3,459,900	9,589,400	- - -	24,064,400	14,553,000	3,138,475
18 — -	23,706,185	23,706,185	11,015,100	3,459,900	9,231,185	- - -	23,706,185	14,553,000	3,178,019
25 — -	23,538,205	23,538,205	11,015,100	3,459,900	9,063,205	- - -	23,538,205	14,553,000	3,187,405
1 November -	23,480,070	23,480,070	11,015,100	3,459,900	9,005,070	- - -	23,480,070	14,553,000	3,199,836
8 — -	23,389,805	23,389,805	11,015,100	3,459,900	8,914,805	- - -	23,389,805	14,553,000	3,237,423
15 — -	23,536,235	23,536,235	11,015,100	3,459,900	9,061,235	- - -	23,536,235	14,553,000	3,254,649
22 — -	23,761,025	23,761,025	11,015,100	3,459,900	9,286,025	- - -	23,761,025	14,553,000	3,263,571
29 — -	24,269,930	24,269,930	11,015,100	3,459,900	9,794,930	- - -	24,269,930	14,553,000	3,265,534
6 December -	24,346,520	24,346,520	11,015,100	3,459,900	9,871,520	- - -	24,346,520	14,553,000	3,215,736
13 — -	24,525,995	24,525,995	11,015,100	3,459,900	10,050,995	- - -	24,525,995	14,553,000	3,226,673
20 — -	24,376,930	24,376,930	11,015,100	3,459,900	9,901,930	- - -	24,376,930	14,553,000	3,240,390
27 — -	24,112,390	24,112,390	11,015,100	3,459,900	9,637,390	- - -	24,112,390	14,553,000	3,253,510

Bank of England,
25 February 1857.

SELECT COMMITTEE ON THE BANK ACTS.

113

7 & 8 Vict. c. 32 (in continuation of Appendix, No. 5, to the Report from the Select Committee on Commercial Distress, 1848)—continued.

BANKING DEPARTMENT.

Public Deposits.	Other Deposits.	Seven Day and Other Bills.	TOTAL.	Government Securities.	Other Securities.	Notes.	Gold and Silver Coin.	TOTAL.	Weeks ending
£.	£.	£.	£.	£.	£.	£.	£.	£.	1855—contd.
3,369,984	11,694,200	964,250	33,750,603	10,201,276	18,355,548	4,644,465	658,814	33,750,603	3 November.
3,605,358	11,166,069	942,750	33,475,760	10,124,848	17,879,504	4,883,205	588,143	33,475,760	10 —
4,110,130	10,686,746	962,219	33,752,992	10,124,848	17,787,150	5,239,530	601,464	33,752,992	17 —
4,796,954	11,529,335	962,483	35,080,324	10,339,848	18,651,439	5,492,645	593,392	35,080,324	24 —
4,430,589	12,234,788	883,294	35,296,259	10,275,480	18,668,757	5,505,485	646,537	35,296,259	1 December.
4,410,231	11,719,180	923,444	34,804,883	10,264,376	18,141,280	5,759,185	640,053	34,804,883	8 —
4,428,440	12,322,462	840,731	35,350,115	9,780,376	18,360,761	6,550,625	643,353	35,350,115	15 —
5,344,753	12,241,457	851,088	36,210,175	9,920,197	19,204,123	6,464,705	612,150	36,210,175	22 —
5,843,932	12,362,512	802,908	36,797,680	10,425,292	19,777,860	5,963,850	630,678	36,797,680	29 —
1856:									
5,514,535	12,007,840	849,795	36,810,493	10,827,515	19,871,874	5,520,375	590,729	36,810,493	5 January.
3,633,009	13,067,508	843,874	36,333,604	13,413,459	17,415,554	4,887,005	617,646	36,333,604	12 —
3,853,237	13,512,245	826,250	36,114,944	13,728,246	16,857,056	4,913,200	616,442	36,114,944	19 —
3,264,203	12,871,553	844,027	34,900,415	12,636,261	16,750,656	4,874,975	647,523	34,900,415	26 —
3,782,879	13,807,258	815,880	36,369,099	12,092,361	18,210,497	5,411,985	648,256	36,369,099	2 February.
3,683,327	13,049,266	798,031	35,576,134	11,422,361	17,868,429	5,604,500	630,844	35,576,134	9 —
4,164,823	12,964,155	770,261	35,957,862	11,931,006	17,743,632	5,643,565	639,059	35,957,862	16 —
4,141,551	14,762,364	713,094	37,640,055	11,946,006	19,185,177	5,848,810	660,062	37,640,055	23 —
4,083,033	13,918,279	747,129	37,081,193	11,451,006	19,490,762	5,493,005	646,420	37,081,193	1 March.
4,376,186	13,285,084	777,919	36,784,759	11,451,006	18,928,343	5,764,620	640,790	36,784,759	8 —
5,506,124	12,650,535	756,330	37,271,309	11,451,006	19,285,028	5,884,865	650,470	37,271,309	15 —
5,632,865	12,107,043	726,362	36,838,934	11,951,006	18,425,297	5,836,745	625,886	36,838,934	22 —
6,858,842	11,857,130	765,205	37,842,142	11,871,821	20,063,178	5,289,780	617,363	37,842,142	29 —
6,010,439	11,510,329	757,025	36,670,798	11,871,778	19,711,720	4,470,475	616,825	36,670,798	5 April.
3,443,136	12,314,701	808,960	34,276,542	12,918,437	16,794,528	3,895,040	668,537	34,276,542	12 —
2,958,753	11,907,623	796,057	33,383,323	13,117,833	15,929,363	3,668,600	667,527	33,383,323	19 —
4,003,071	11,036,793	845,327	33,619,182	13,670,083	15,975,189	3,632,455	641,455	33,619,182	26 —
3,871,799	10,806,090	819,105	33,257,664	13,755,083	15,446,260	3,430,875	625,440	33,257,664	3 May.
3,033,588	10,613,914	836,812	32,270,681	12,062,652	15,297,277	3,690,990	619,762	32,270,681	10 —
2,991,956	12,351,067	787,137	33,090,159	12,479,416	16,710,812	4,130,675	603,250	33,090,159	17 —
3,535,203	11,472,481	742,904	33,558,351	12,479,416	15,377,046	5,081,900	619,929	33,558,351	24 —
3,686,524	10,745,271	773,848	32,959,833	12,612,119	14,042,418	5,686,680	618,616	32,959,833	31 —
3,297,127	10,734,513	805,604	32,599,490	11,682,126	14,333,306	5,952,735	631,323	32,599,490	7 June.
4,112,448	10,218,761	774,393	32,873,589	11,226,468	14,347,079	6,678,460	621,542	32,873,589	14 —
4,132,110	10,602,674	739,629	33,258,414	11,276,155	14,411,854	6,915,380	655,025	33,258,414	21 —
5,704,570	9,810,045	797,546	34,113,616	11,276,155	14,803,958	7,388,715	644,788	34,113,616	28 —
4,817,074	10,470,957	849,731	33,975,724	11,308,515	15,527,912	6,552,720	586,577	33,975,724	5 July.
2,547,500	12,696,812	870,690	33,996,534	14,208,464	13,773,626	5,434,720	579,724	33,996,534	12 —
3,242,860	11,902,473	849,451	33,895,253	14,798,464	13,153,664	5,321,300	621,825	33,895,253	19 —
3,844,808	10,598,296	875,807	33,223,862	13,713,464	13,094,424	5,803,045	612,929	33,223,862	26 —
3,677,416	10,581,413	923,865	33,100,475	12,483,045	14,186,000	5,794,655	636,775	33,100,475	2 August.
4,285,108	10,153,804	897,663	33,346,361	12,010,078	14,478,928	6,195,000	662,355	33,346,361	9 —
4,063,218	10,560,407	891,412	34,131,727	12,010,078	15,270,195	6,200,560	650,894	34,131,727	16 —
4,721,846	10,021,829	882,965	33,595,963	12,062,022	14,562,330	6,287,650	663,961	33,595,963	23 —
5,590,339	9,784,553	930,444	34,496,742	12,114,078	15,645,152	6,063,720	673,792	34,496,742	30 —
6,087,068	9,624,407	932,474	34,914,691	12,114,078	16,126,951	6,021,660	652,002	34,914,691	6 September.
6,609,292	9,973,564	887,179	35,753,852	11,964,953	16,924,279	6,210,725	653,895	35,753,852	13 —
7,909,724	9,958,972	909,336	37,074,927	11,964,953	18,291,557	6,225,895	592,522	37,074,927	20 —
8,403,851	9,956,813	927,399	37,601,479	11,964,953	19,616,384	5,379,710	640,432	37,601,479	27 —
7,750,499	10,923,552	958,305	37,379,844	11,464,278	21,582,464	3,775,590	557,512	37,379,844	4 October.
8,001,501	9,848,912	958,421	36,500,309	11,378,905	21,049,117	3,521,620	550,667	36,500,309	11 —
4,040,590	10,481,220	985,192	33,238,021	11,103,896	19,054,088	2,550,740	529,297	33,238,021	18 —
4,201,284	10,044,763	939,440	32,925,901	10,740,845	18,545,315	3,065,350	574,391	32,925,901	25 —
4,713,654	9,012,776	946,943	33,326,209	10,737,841	10,053,446	2,943,665	591,257	33,326,209	1 November.
4,631,967	9,652,655	909,844	32,984,889	10,592,679	18,696,428	3,150,435	615,347	32,984,889	8 —
4,024,785	10,113,368	895,831	33,741,633	10,457,869	19,054,017	3,606,815	622,932	33,741,633	15 —
5,106,831	9,735,455	858,122	33,516,979	10,454,867	18,232,446	4,218,055	611,611	33,516,979	22 —
5,469,987	9,320,817	844,935	33,394,263	10,454,867	17,537,749	4,785,180	616,467	33,394,263	29 —
5,870,709	9,297,193	860,092	33,796,640	10,640,867	17,389,715	5,151,380	614,678	33,796,640	6 December.
6,300,625	9,042,822	811,191	33,934,311	10,640,867	16,828,728	5,823,185	641,531	33,934,311	13 —
6,891,949	9,493,093	822,242	35,000,674	10,870,431	17,654,460	5,863,800	611,893	35,000,674	20 —
7,501,335	10,132,655	771,639	36,212,139	11,200,748	18,962,155	5,456,315	592,921	36,212,139	27 —

M. Marshall, Chief Cashier.

Appendix, No. 13.

Appendix, No. 6, to Report from Select Committee on Commercial Distress, 1848.

AN ACCOUNT of BANK NOTES of the Bank of *England* held by the Public, and of BANK NOTES of the Bank of *England* held in Reserve by the Bank of *England*; also, of the RATES of EXCHANGE between *London, Paris, Hamburg* and *Amsterdam*; also, of the Total Amount of BULLION; also, of the MINIMUM RATE of INTEREST charged by the Bank of *England*; also, of the Total Amount of BILLS DISCOUNTED; also, of the Total Amount of TEMPORARY ADVANCES; also, of the Total Amount of DEPOSITS, including the Balances on the account of the Exchequer, and the Balances held on account of the London Bankers, from the last Day of each Week from the 7th September 1844 to the latest Date of the present Year, both Days inclusive.

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances held on account of the Exchequer and London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/s.	Hamburg.	Amsterdam.						
1844:	£.	£.				£.	Per Cent.	£.	£.	£.	£.
August - 31	20,448,000	7,732,000	25.47½	13.10½	12.3½	15,315,000	4	2,141,000	252,000	12,137,000	1,572,000 E. 1,480,000 B.
September 7	20,176,000	8,175,000	25.45	13.10½	"	15,209,000	2½	2,116,000	262,000	12,275,000	2,196,000 E. 963,000 B.
14	19,881,000	8,620,000	25.45	13.11	"	15,198,000	"	2,137,000	602,000	12,892,000	2,976,000 E. 905,000 B.
21	19,618,000	8,965,000	25.47½	13.11½	"	15,159,000	"	2,162,000	1,193,000	13,805,000	3,981,000 E. 1,059,000 B.
28	19,902,000	8,461,000	25.52½	"	12.4½	15,022,000	"	2,193,000	2,165,000	14,297,000	4,702,000 E. 855,000 B.
October - 5	20,153,000	7,930,000	25.50	13.11½	"	14,702,000	"	2,258,000	2,814,000	14,427,000	4,944,000 E. 880,000 B.
12	20,228,000	7,610,000	25.52½	13.10½	12.4	14,445,000	"	2,310,000	2,792,000	16,378,000	946,000 E. 845,000 B.
19	21,083,000	6,649,000	25.55	13.11½	"	14,190,000	"	2,394,000	690,000	12,472,000	684,000 E. 1,071,000 B.
26	21,321,000	6,225,000	25.57½	13.12	"	14,097,000	"	2,481,000	577,000	11,847,000	829,000 E. 801,000 B.
November 2	20,820,000	6,679,000	"	13.11½	-	14,039,000	"	2,816,000	625,000	12,228,000	800,000 E. 1,214,000 B.
9	20,557,000	6,844,000	25.55	"	12.3½	14,116,000	"	2,863,000	625,000	11,994,000	1,054,000 E. 1,046,000 B.
16	20,581,000	6,927,000	"	13.12	12.4½	14,231,000	"	3,047,000	1,047,000	11,909,000	1,732,000 E. 797,000 B.
23	20,118,000	7,410,000	"	13.12½	12.4½	14,366,000	"	3,094,000	1,128,000	12,676,000	2,753,000 E. 847,000 B.
30	19,842,000	7,944,000	25.57½	"	12.5½	14,558,000	"	3,563,000	1,154,000	13,571,000	3,666,000 E. 1,068,000 B.
December 7	19,531,000	8,286,000	25.60	13.11½	12.5	14,645,000	"	3,497,000	1,423,000	14,218,000	4,405,000 E. 1,041,000 B.
14	19,258,000	8,746,000	25.57½	"	12.4½	14,844,000	"	3,268,000	1,612,000	14,766,000	5,093,000 E. 869,000 B.
21	19,192,000	8,960,000	"	13.11½	12.5½	14,943,000	"	3,200,000	2,140,000	15,424,000	5,842,000 E. 874,000 B.
28	19,123,000	9,077,000	25.60	"	12.5½	14,878,000	"	3,029,000	2,585,000	15,677,000	6,284,000 E. 984,000 B.
1845:											
January - 4	19,669,000	8,418,000	"	13.12	12.6	14,802,000	"	2,975,000	3,021,000	15,404,000	6,204,000 E. 742,000 B.
11	20,390,000	7,773,000	"	"	12.6½	14,776,000	"	2,546,000	1,057,000	13,006,000	1,096,000 E. 1,127,000 B.
18	20,545,000	7,588,000	25.62½	13.12½	12.6	14,788,000	"	2,340,000	898,000	11,873,000	833,000 E. 1,154,000 B.
25	20,710,000	7,418,000	"	"	12.5½	14,820,000	"	2,185,000	993,000	11,501,000	1,021,000 E. 1,399,000 B.
February 1	20,590,000	7,642,000	25.65	13.12½	"	14,899,000	"	2,030,000	1,175,000	11,566,000	1,135,000 E. 1,311,000 B.
8	20,319,000	8,128,000	"	"	"	15,146,000	"	2,166,000	2,405,000	13,447,000	2,350,000 E. 1,069,000 B.
15	20,142,000	8,395,000	25.70	13.13½	12.6	15,308,000	"	2,300,000	3,071,000	14,574,000	3,210,000 E. 1,332,000 B.
22	19,790,000	8,889,000	25.72½	13.13½	12.6½	15,453,000	"	2,422,000	2,919,000	15,179,000	4,083,000 E. 1,086,000 B.

AN ACCOUNT of Bank Notes of the Bank of England held by the Public; and of Bank Notes of the Bank *—continued—* held in Reserve, &c.—*continued.*

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances held on account of the Exchequer and London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/s.	Hamburg.	Amsterdam.						
1845:	£.	£.				£.	Per Cent.	£.	£.	£.	£.
March - 1	20,000,000	8,953,000	25.77½	13.14	12.6½	15,730,000	2½	2,435,000	3,895,000	15,800,000	4,497,000 E. 1,248,000 B.
8	19,699,000	9,341,000	"	13.14½	"	15,876,000	"	2,293,000	3,560,000	16,259,000	4,914,000 E. 1,134,000 B.
15	19,697,000	9,451,000	25.82½	13.15	12.7	15,945,000	"	2,449,000	3,520,000	16,445,000	5,203,000 E. 979,000 B.
22	19,540,000	9,678,000	"	13.14½	12.7½	16,000,000	"	2,618,000	4,010,000	17,343,000	5,857,000 E. 889,000 B.
29	19,724,000	9,747,000	25.80	13.14½	12.7½	16,204,000	"	3,044,000	4,169,000	18,035,000	6,312,000 E. 1,102,000 B.
April - 5	20,100,000	9,252,000	25.75	13.14	12.6½	16,074,000	"	3,172,000	4,110,000	17,370,000	6,072,000 E. 925,000 B.
12	21,216,000	8,001,000	"	13.18½	"	15,893,000	"	3,113,000	2,464,000	16,108,000	1,087,000 E. 1,857,000 B.
19	21,398,000	7,791,000	25.77½	13.14½	12.7½	15,843,000	"	3,286,000	1,863,000	14,750,000	792,000 E. 1,422,000 B.
26	21,152,000	8,102,000	"	"	"	15,886,000	"	3,201,000	1,027,000	13,425,000	695,000 E. 1,074,000 B.
May - 3	21,330,000	7,828,000	"	13.13½	12.7	15,808,000	"	3,475,000	951,000	13,068,000	949,000 E. 1,061,000 B.
10	21,083,000	8,140,000	25.80	13.14½	"	15,862,000	"	3,652,000	1,034,000	13,456,000	1,320,000 E. 884,000 B.
17	20,606,000	8,734,000	25.82½	13.14½	12.7½	15,999,000	"	3,992,000	1,249,000	14,633,000	2,684,000 E. 1,132,000 B.
24	20,398,000	9,015,000	25.77½	"	"	16,273,000	"	3,933,000	1,295,000	15,139,000	3,747,000 E. 929,000 B.
31	20,453,000	9,182,000	25.80	"	"	16,412,000	"	4,076,000	1,676,000	16,217,000	4,364,000 E. 1,484,000 B.
June - 7	20,350,000	9,383,000	25.77½	"	"	16,512,000	"	4,061,000	1,600,000	16,310,000	4,847,000 E. 1,011,000 B.
14	20,063,000	9,855,000	"	"	12.7½	16,614,000	"	3,862,000	1,642,000	16,577,000	5,425,000 E. 915,000 B.
21	20,214,000	9,837,030	25.75	"	12.7½	16,639,000	"	3,922,000	2,266,000	17,099,000	6,143,000 E. 970,000 B.
28	20,330,000	9,717,000	"	"	12.8	16,602,000	"	4,274,000	2,541,000	17,552,000	6,324,000 E. 958,000 B.
July - 5	20,612,000	9,280,000	25.65	"	12.8½	16,418,000	"	4,403,000	2,759,000	17,371,000	6,595,000 E. 939,000 B.
12	21,614,000	8,069,000	25.57½	"	12.8	16,196,000	"	3,853,000	1,625,000	14,812,000	960,000 F. 1,625,000 B.
19	21,503,000	7,891,000	25.52½	13.14½	12.7½	15,879,000	"	3,760,000	1,264,000	13,769,000	861,000 E. 1,411,000 B.
26	21,301,000	7,942,000	"	13.14	"	15,794,000	"	3,880,000	941,000	13,679,000	1,363,000 E. 1,208,000 B.
August - 2	21,347,000	7,850,000	"	13.13½	12.6½	15,701,000	"	4,426,000	1,290,000	14,175,000	1,724,000 F. 1,656,000 B.
9	21,459,000	7,682,000	"	13.12½	-	15,670,000	"	4,510,000	1,374,000	14,222,000	2,777,000 E. 1,337,000 B.
16	21,582,000	7,494,000	"	"	12.7	15,680,000	"	4,589,000	1,327,000	13,942,000	3,846,000 E. 1,546,000 B.
23	21,189,000	7,833,000	25.57½	13.13	12.6½	15,603,000	"	4,498,000	1,170,000	13,802,000	4,406,000 E. 1,264,000 B.
30	21,050,000	7,969,000	25.65	13.14½	12.7½	15,592,000	"	4,445,000	1,193,000	14,402,000	5,023,000 E. 1,035,000 B.
September 6	20,698,000	8,256,000	25.60	"	"	15,427,000	"	4,564,000	1,343,000	14,982,000	5,619,000 E. 924,000 B.
13	20,359,000	8,431,000	"	13.13½	12.8½	15,384,000	"	4,737,000	1,596,000	15,636,000	6,256,000 E. 1,017,000 B.
20	20,470,000	8,328,000	"	13.13	12.7½	15,348,000	"	5,311,000	1,929,000	16,333,000	7,346,000 E. 1,060,000 B.
27	20,611,000	7,947,000	25.65	13.12½	12.8	15,161,000	"	5,735,000	2,337,000	16,872,000	7,970,000 E. 986,000 B.

COUNT of Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances held on account of the Exchequer and London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/s.	Hamburg.	Amsterdam.						
1845:	£.	£.				£.	Per Cent.	£.	£.	£.	£.
October - 4	21,260,000	7,096,000	25.60	13.12½	12.8	14,865,000	2½	6,541,000	2,577,000	16,871,000	7,570,000 £. 1,237,000 B.
11	21,031,000	7,038,000	25.60	13.13½	12.8½	14,581,000	"	6,538,000	2,496,000	17,258,000	1,192,000 £. 1,377,000 B.
18	22,253,000	5,526,000	"	13.12½	12.8½	14,190,000	3	6,526,000	1,609,000	14,324,000	1,119,000 £. 2,548,000 B.
25	22,026,000	5,390,000	25.65	"	12.9	14,001,000	"	6,141,000	932,000	13,254,000	2,065,000 £. 1,503,000 B.
November 1	22,047,000	5,220,000	25.60	13.13	12.8½	13,855,000	"	6,976,000	630,000	13,587,000	2,570,000 £. 1,528,000 B.
8	21,765,000	5,438,000	25.65	13.13½	12.8½	13,723,000	3½	7,846,000	610,000	14,475,000	2,507,000 £. 1,362,000 B.
15	21,492,000	5,483,000	"	13.13½	12.9½	13,570,000	"	8,475,000	785,000	15,424,000	4,977,000 £. 1,415,000 B.
22	20,960,000	6,077,000	"	13.13	"	13,560,000	"	8,777,000	850,000	16,387,000	6,075,000 £. 1,452,000 B.
29	20,801,000	5,932,000	"	13.13½	12.9½	13,237,000	"	9,095,000	982,000	16,663,000	6,580,000 £. 1,398,000 B.
December 6	20,595,000	5,946,000	25.62½	13.12½	12.8½	13,067,000	"	9,403,000	1,109,000	17,132,000	6,928,000 £. 1,608,000 B.
13	20,120,000	6,506,000	25.60	13.12½	12.7½	13,269,000	"	9,416,000	1,014,000	17,774,000	7,503,000 £. 1,677,000 B.
20	20,031,000	6,768,000	"	"	"	13,378,000	"	9,561,000	1,064,000	18,124,000	8,240,000 £. 1,554,000 B.
27	19,857,000	6,915,000	"	"	12.8	13,326,000	"	9,499,000	1,049,000	18,181,000	8,607,000 £. 1,397,000 B.
1846:											
January - 3	20,257,000	6,419,000	"	"	12.7½	13,281,000	"	9,522,000	1,092,000	17,720,000	8,270,000 £. 1,534,000 B.
10	20,868,000	5,673,000	"	13.13	"	13,193,000	"	9,310,000	330,000	15,847,000	2,175,000 £. 3,094,000 B.
17	21,180,000	5,394,000	"	13.13½	12.8	13,139,000	"	9,429,000	699,000	15,966,000	2,537,000 £. 3,434,000 B.
24	21,109,000	5,416,000	"	13.13½	"	13,202,000	"	10,211,000	2,518,000	18,673,000	2,761,000 £. 4,608,000 B.
31	21,474,000	5,113,000	25.65	13.13½	12.8½	13,288,000	"	11,507,000	4,324,000	21,427,000	2,860,000 £. 4,344,000 B.
February 7	20,435,000	6,264,000	"	13.12½	"	13,336,000	"	11,054,000	5,351,000	23,967,000	2,618,000 £. 1,265,000 B.
14	20,126,000	6,674,000	"	13.13	"	13,468,000	"	12,370,000	4,278,000	23,757,000	4,372,000 £. 1,155,000 B.
21	20,085,000	6,888,000	25.62½	13.13½	"	13,652,000	"	12,077,000	5,964,000	24,294,000	5,022,000 £. 1,341,000 B.
28	20,021,000	6,994,000	25.65	13.13½	12.8	13,776,000	"	13,137,000	4,142,000	24,944,000	5,281,000 £. 1,936,000 B.
March - 7	19,503,000	7,577,000	"	13.14	12.7½	13,787,000	"	12,299,000	3,848,000	24,331,000	5,592,000 £. 1,317,000 B.
14	19,406,000	7,712,000	25.67½	"	12.8	13,835,000	"	12,037,000	3,918,000	24,282,000	5,911,000 £. 1,137,000 B.
21	19,231,000	8,034,000	"	13.13½	"	13,965,000	"	12,276,000	3,561,000	24,422,000	6,951,000 £. 971,000 B.
28	19,586,000	7,684,000	25.72½	"	12.8½	13,988,000	"	12,176,000	4,033,000	24,424,300	6,315,000 £. 1,097,000 B.
April - 4	19,566,000	7,316,000	"	13.14½	12.8½	13,826,000	"	12,124,000	3,975,000	23,837,000	6,268,000 £. 846,000 B.
11	20,302,000	6,728,000	"	13.14½	12.9	13,572,000	"	12,364,000	1,499,000	22,281,000	938,000 £. 1,813,000 B.
18	20,516,000	6,516,000	25.77½	13.15	12.9½	13,627,000	"	11,982,000	1,185,000	20,908,000	730,000 £. 1,579,000 B.
25	20,561,000	6,488,000	25.72½	13.14½	"	13,706,000	"	11,254,000	1,065,000	10,677,000	715,000 £. 1,229,000 B.

Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—*continued*.

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances held on account of the Exchequer and London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/£s.	Hamburg.	Amsterdam.						
1846:	£.	£.				£.	Per Cent.	£.	£.	£.	£.
May - 2	20,664,000	6,408,600	25.72½	13.14½	12.9	13,734,000	3½	11,052,000	1,363,000	19,359,000	735,000 E. 1,143,000 B.
9	20,400,000	6,536,000	"	13.14½	12.8½	13,880,000	"	10,930,000	1,325,000	19,288,000	1,410,000 E. 1,184,000 B.
16	20,023,000	7,497,000	"	"	"	14,185,000	"	11,012,000	1,743,000	20,438,000	2,460,000 E. 1,148,000 B.
23	19,932,000	7,775,000	25.70	"	12.8½	14,413,000	"	10,687,000	2,084,000	20,756,000	3,536,000 E. 927,000 B.
30	19,950,000	8,044,000	"	13.13½	"	14,698,000	"	10,534,000	2,452,000	21,394,000	4,266,000 E. 1,286,000 B.
June - 6	19,857,000	8,468,000	25.67½	13.13½	12.7½	15,012,000	"	10,384,000	2,475,000	21,681,000	4,684,000 E. 1,130,000 B.
13	19,592,000	9,012,000	25.65	13.14½	12.7	15,340,000	"	10,213,000	2,447,000	22,056,000	5,543,000 E. 1,063,000 B.
20	19,374,000	9,631,000	"	"	"	15,689,000	"	10,023,000	2,468,000	22,607,000	6,264,000 E. 900,000 B.
27	19,609,000	9,664,000	"	13.14	-	16,016,000	"	9,975,000	2,788,000	22,842,000	6,852,000 E. 1,317,000 B.
July - 4	20,019,000	9,303,000	25.67½	13.13½	12.7½	15,948,000	"	9,904,000	2,752,000	22,197,000	6,097,000 E. 1,147,000 B.
11	20,841,000	8,426,000	"	13.14	12.7½	15,863,000	"	9,207,000	1,372,000	19,151,000	934,000 E. 2,102,000 B.
18	21,001,000	8,139,000	25.72½	"	"	15,770,000	"	8,712,000	991,000	18,068,000	1,298,000 E. 1,912,000 B.
25	20,750,000	8,563,000	"	"	"	15,949,000	"	7,986,000	910,000	17,744,000	1,731,000 E. 1,262,000 B.
August - 1	20,405,000	8,797,000	25.75	13.14½	12.8	15,803,000	"	7,553,000	838,000	17,243,000	2,202,000 E. 1,458,000 B.
8	20,311,000	9,075,000	"	13.14½	"	15,945,000	"	7,429,000	914,000	17,471,000	3,568,000 E. 1,144,000 B.
15	20,855,000	8,001,000	"	"	12.7½	16,045,000	"	7,074,000	936,000	16,930,000	4,832,000 E. 2,365,000 B.
22	20,148,000	9,506,000	"	13.13½	"	16,177,000	"	6,406,000	772,000	16,917,000	5,729,000 E. 2,546,000 B.
29	20,426,000	9,450,000	25.72½	13.12½	12.7½	16,366,000	3	6,067,000	523,000	16,304,000	6,253,000 E. 1,993,000 B.
September 5	20,530,000	9,231,000	25.67½	"	12.6½	16,274,000	"	5,803,000	520,000	15,876,000	6,425,000 E. 1,301,000 B.
12	20,018,000	9,847,000	"	13.12½	12.6½	16,354,000	"	5,568,000	560,000	16,294,000	7,131,000 E. 1,192,000 B.
19	19,941,000	9,817,000	25.70	"	12.6½	16,309,000	"	5,788,000	1,068,000	17,082,000	7,809,000 E. 1,320,000 B.
26	19,867,000	9,789,000	25.75	13.12½	"	16,224,000	"	6,058,000	1,786,000	18,017,000	8,804,000 E. 1,100,000 B.
October - 3	20,551,000	8,809,000	"	13.12½	"	15,817,000	"	6,334,000	2,567,000	17,943,000	8,986,000 E. 1,233,000 B.
10	20,772,000	8,306,000	"	13.12½	12.6½	15,582,000	"	6,571,000	2,475,000	18,124,000	9,119,000 E. 990,000 B.
17	21,332,000	7,410,000	25.70	13.12	12.5½	15,143,000	"	6,260,000	510,000	14,441,000	2,323,000 E. 2,074,000 B.
24	21,280,000	7,157,000	25.65	"	12.5	14,894,000	"	5,852,000	345,000	13,626,000	2,618,000 E. 1,576,000 B.
31	21,376,000	6,934,000	25.60	13.11½	12.4½	14,808,000	"	5,912,000	352,000	13,884,000	2,636,000 E. 1,338,000 B.
November 7	20,971,000	7,265,000	"	13.11½	12.4½	14,760,000	"	5,780,000	467,000	13,710,000	3,541,000 E. 1,105,000 B.
14	20,410,000	7,836,000	25.50	13.11	12.3½	14,849,000	"	6,114,000	505,000	14,773,000	5,078,000 E. 1,114,000 B.
21	20,208,000	8,110,000	"	13.11½	12.3	14,924,000	"	6,591,000	703,000	15,851,000	6,481,000 E. 1,222,000 B.
28	19,988,000	8,326,000	25.55	"	12.3½	15,006,000	"	6,685,000	895,000	16,466,000	7,274,000 E. 1,366,000 B.
December 5	19,867,000	8,402,000	25.50	13.10½	12.3	15,003,000	"	6,892,000	966,000	16,916,000	7,028,000 E. 1,417,000 B.
12	19,787,000	8,624,000	25.40	13.9½	12.2½	15,154,000	"	6,951,000	935,000	17,177,000	8,164,000 E. 1,411,000 B.
19	19,549,000	8,864,000	"	13.9½	12.2	15,163,000	"	6,984,000	882,000	17,463,000	8,932,000 E. 1,165,000 B.
26	19,628,000	8,814,000	25.45	13.9	12.2½	15,067,000	"	7,364,000	1,256,000	18,037,000	9,448,000 E. 1,232,000 B.

AN ACCOUNT OF Bank Notes of the Bank of England held by the Public : and of

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances held on account of the Exchequer and London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/s.	Hamburg.	Amsterdam.						
1847 :	£.	£.				£.	Per Cent.	£.	£.	£.	£.
January - 2	20,031,000	8,227,000	25.40	13.9½	12.2½	14,952,000	3	7,654,000	1,386,000	17,895,000	9,060,000 E. 1,464,000 B.
9	20,837,000	6,715,000	"	13.9	"	14,308,000	"	7,490,000	970,000	15,645,000	2,710,000 E. 2,570,000 B.
16	20,679,000	6,546,000	25.37½	13.7½	12.2½	13,049,000	3½	7,624,000	832,000	15,274,000	2,879,000 E. 1,479,000 B.
23	20,599,000	6,167,000	25.25	13.6½	12.1½	13,443,000	4	7,741,000	759,000	15,024,000	2,812,000 E. 1,643,000 B.
30	20,469,000	5,704,000	25.27½	13.7½	12.2	12,902,000	"	7,680,000	724,000	14,128,000	2,731,000 E. 1,508,000 B.
February 6	19,613,000	5,891,000	25.30	13.8½	12.2½	12,288,000	"	7,706,000	654,000	13,551,000	3,127,000 E. 942,000 B.
13	19,724,000	5,747,000	"	13.8½	12.2	12,299,000	"	8,004,000	809,000	14,628,000	3,825,000 E. 1,312,000 B.
20	19,482,000	5,977,000	25.27½	13.8½	12.2½	12,215,000	"	8,507,000	794,000	14,707,000	4,582,000 E. 1,060,000 B.
27	19,333,000	6,017,000	"	"	12.2	12,045,000	"	8,879,000	899,000	15,250,000	4,920,000 E. 1,288,000 B.
March - 6	19,279,000	5,715,000	25.30	13.9	"	11,596,000	"	9,500,000	1,362,000	15,866,000	4,629,000 E. 1,096,000 B.
13	19,232,000	5,554,000	"	"	"	11,449,000	"	9,978,000	1,343,000	16,252,000	4,803,000 E. 1,609,000 B.
20	19,069,000	5,419,000	"	"	12.2½	11,232,000	"	10,312,000	1,304,000	16,434,000	4,528,000 E. 1,760,000 B.
27	19,444,000	4,876,000	25.37½	13.9½	12.2½	11,016,000	"	10,360,000	1,442,000	16,019,000	4,679,000 E. 1,300,000 B.
April - 3	19,855,000	3,700,000	25.42½	13.9½	12.3	10,246,000	"	11,146,000	1,460,000	15,504,000	4,952,000 E. 1,537,000 B.
10	20,408,000	2,883,000	25.50	13.10	12.4	9,867,000	5	11,320,000	856,000	16,242,000	692,000 E. 2,540,000 B.
17	20,243,000	2,568,000	25.00	13.10½	12.5½	9,330,000	"	10,655,000	492,000	13,016,000	712,000 E. 1,695,000 B.
24	19,830,000	2,719,000	"	13.11½	12.5	9,214,000	"	9,755,000	363,000	11,760,000	744,000 E. 1,067,000 B.
May - 1	19,766,000	2,741,000	25.70	13.12½	12.5½	9,338,000	"	9,993,000	230,000	11,611,000	604,000 E. 1,399,000 B.
8	19,592,000	3,197,000	25.85	13.15	12.7½	9,589,000	"	10,136,000	346,000	11,800,000	961,000 E. 1,360,000 B.
15	19,174,000	3,798,000	25.75	13.13	12.6	9,870,000	"	9,934,000	907,000	13,071,000	2,840,000 E. 1,369,000 B.
22	18,780,000	4,420,000	25.60	13.10½	12.4½	9,949,000	"	9,465,000	1,285,000	14,430,000	5,109,000 E. 1,016,000 B.
29	18,662,000	4,628,000	"	13.11	12.4½	10,170,000	"	9,450,000	1,754,000	15,410,000	5,994,000 E. 1,212,000 B.
June - 5	18,346,000	5,089,000	25.50	13.12	12.4½	10,237,000	"	9,333,000	1,927,000	15,923,000	6,771,000 E. 1,190,000 B.
12	18,218,000	5,375,000	"	13.11½	12.4	10,359,000	"	9,408,000	2,609,000	16,922,000	7,849,000 E. 1,449,000 B.
19	17,968,000	5,665,000	"	13.11	12.4½	10,512,000	"	9,324,000	2,830,000	17,419,000	8,367,000 E. 1,179,000 B.
26	18,051,000	5,625,000	25.45	13.11½	"	10,526,000	"	9,084,000	3,436,000	17,717,000	8,998,000 E. 898,000 B.
July - 3	18,404,000	5,168,000	"	"	"	10,397,000	"	9,261,000	3,716,000	17,707,000	8,929,000 E. 881,000 B.
10	18,973,000	4,331,000	25.40	"	12.4	10,086,000	"	9,080,000	1,892,000	14,550,000	2,539,000 E. 1,521,000 B.
17	19,164,000	4,069,000	25.35	13.10½	12.3½	9,919,000	"	9,089,000	1,301,000	13,200,000	2,706,000 E. 1,313,000 B.
24	18,903,000	4,216,000	25.32½	13.10½	"	9,770,000	"	8,999,000	936,000	12,830,000	3,012,000 E. 1,270,000 B.
31	18,892,000	3,775,000	"	13.11½	12.4½	9,331,000	"	9,218,000	1,131,000	12,820,000	3,150,000 E. 1,433,000 B.

Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Billion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances held on account of the Exchequer and London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/g.	Hamburg.	Amsterdam.						
1847 :	£.	£.				£.	Per Cent.	£.	£.	£.	£.
August - 7	18,688,000	3,946,000	25.32½	13.12½	12.5	9,253,000	5½	9,124,000	1,833,000	13,457,000	4,274,000 E. 1,312,000 B.
14	18,666,000	3,992,000	25.37½	13.13	12.4½	9,287,000	„	9,369,000	1,970,000	13,872,000	5,233,000 E. 1,241,000 B.
21	18,127,000	4,488,000	25.30	13.12½	12.4½	9,240,000	„	9,107,000	1,720,000	13,762,000	5,868,000 E. 1,067,000 B.
28	18,286,000	4,330,000	„	13.12½	12.4½	9,140,000	„	9,163,000	2,285,000	14,299,000	6,413,000 E. 1,356,000 B.
September 4	18,207,000	4,190,000	„	13.12½	12.4½	8,960,000	„	8,727,000	3,146,000	14,514,000	6,715,000 E. 1,153,000 B.
11	17,841,000	4,467,000	25.35	„	„	8,915,000	5 per Cent. on Loans till the October Dividend.	8,528,000	3,640,000	15,147,000	7,065,000 E. 1,207,000 B.
18	17,932,000	4,273,000	25.30	13.13	„	8,880,000	5	8,676,000	4,459,000	15,934,000	7,667,000 E. 1,078,000 B.
25	18,079,000	4,112,000	25.35	13.13½	12.4½	8,782,000	5	9,605,000	4,826,000	16,932,000	8,507,000 E. 1,194,000 B.
October - 2	18,712,000	3,469,000	25.40	13.14½	12.5	8,565,000	5	10,399,000	5,266,000	17,291,000	8,491,000 E. 1,599,000 B.
9	18,640,000	3,322,000	25.60	13.15½	12.7	8,409,000	5	10,978,000	4,651,000	17,129,000	8,708,000 E. 1,321,000 B.
16	19,359,000	2,680,000	25.70	14.	12.8½	8,431,000	5½	11,907,000	1,140,000	14,171,000	2,512,000 E. 1,905,000 B.
23	20,318,000	1,547,000	25.75	14.01	12.10	8,313,000	„	12,492,000	1,087,000	13,347,000	2,743,000 E. 1,615,000 B.
30	20,833,000	1,177,000	25.70	„	12.9½	8,439,000	„	12,738,000	1,728,000	13,607,000	3,082,000 E. 1,988,000 B.
November 6	20,396,000	2,030,000	25.65	13.15	12.8	8,730,000	„	12,338,000	1,681,000	13,796,000	3,377,000 E. 2,060,000 B.
13	20,051,000	2,796,000	25.60	13.14½	12.6½	9,259,000	„	11,783,000	1,836,000	14,304,000	4,494,000 E. 1,929,000 B.
20	19,298,000	4,228,000	25.62½	13.14½	12.6½	10,017,000	„	10,866,000	1,914,000	15,886,000	5,815,000 E. 1,757,000 B.
27	19,970,000	4,986,000	25.55	13.15	12.6½	10,533,000	„	10,483,000	2,065,000	15,968,000	6,530,000 E. 1,944,000 B.
December 4	18,783,000	5,583,000	„	13.16½	„	11,033,000	6	9,995,000	2,082,000	16,241,000	6,785,000 E. 1,759,000 B.
11	18,321,000	6,449,000	„	13.15½	12.6	11,426,000	„	9,528,000	2,102,000	16,667,000	7,279,000 E. 2,112,000 B.
18	17,758,000	7,551,000	„	„	12.4½	11,991,000	„	9,004,000	2,145,000	17,370,000	7,922,000 E. 1,805,000 B.
24	17,823,000	7,786,000	25.57½	„	12.5	12,237,000	5	8,541,000	2,432,000	17,479,000	8,186,000 E. 1,431,000 B.

Bank of England, }
10 January 1848. }

M. Marshall,
Chief Cashier.

AN ACCOUNT of BANK NOTES of the Bank of *England* held by the Public, and of Bank Notes of the Bank of *England* held in Reserve by the Bank of *England*; also the RATES of EXCHANGE between *London, Paris, Hamburg, and Amsterdam*; also, of the Total Amount of BULLION; also, of the Minimum RATE of INTEREST charged by the Bank of *England*; also, of the TOTAL AMOUNT of BILLS DISCOUNTED; also, of the Total Amount of TEMPORARY ADVANCES; also, of the Total Amount of DEPOSITS, including the Balances on the Account of the Exchequer, and the Balances held on Account of the London Bankers, from the last Day of each Week, from the 1st of January 1848 to the 27th December 1856, both Days inclusive (in continuation of Appendix No. 6 to the Report from the Select Committee on Commercial Distress, 1848).

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills Discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/s.	Hamburg.	Amsterdam.						
1848:	£.	£.				£.		£.	£.	£.	£.
January - 1	17,923,000	7,866,000	25.60	13.15½	12.6	12,404,000	5	8,100,000	2,873,000	17,535,000	8,167,000 E. 1,922,000 H.
8	18,561,000	7,315,000	"	13.15	12.6½	12,578,000	"	7,657,000	2,701,000	16,272,000	1,074,000 E. 3,774,000 H.
15	19,095,000	7,152,000	"	13.14½	12.6	12,824,000	"	7,734,000	1,793,000	15,011,000	2,238,000 E. 3,423,000 H.
22	19,112,000	7,447,000	"	"	12.5½	13,177,000	"	7,082,000	1,840,000	14,867,000	2,453,000 E. 3,813,000 H.
29	19,142,000	7,610,000	25.50	"	12.4½	13,390,000	4	6,652,000	1,885,000	14,939,000	2,672,000 E. 3,678,000 H.
February 5	19,136,000	8,075,000	25.45	13.14½	12.3½	13,822,000	"	6,155,000	1,930,000	14,873,000	3,134,000 E. 3,003,000 H.
12	18,519,000	9,084,000	25.40	13.14	12.3½	14,205,000	"	5,769,000	1,668,000	15,345,000	4,067,000 E. 2,430,000 H.
19	18,085,000	9,806,000	25.35	13.13½	12.3½	14,570,000	"	5,530,000	1,554,000	15,830,000	4,822,000 E. 2,204,000 H.
26	18,180,000	9,022,000	25.40	13.14½	12.4½	14,761,000	"	5,272,000	1,758,000	15,968,000	5,371,000 E. 2,251,000 H.
March - 4	18,376,000	9,830,000	25.60	13.15	12.5	14,874,000	"	5,051,000	1,761,000	15,825,000	5,696,000 E. 1,676,000 H.
11	17,691,000	10,545,000	25.40	14.0	12.5½	14,947,000	"	4,867,000	1,786,000	16,408,000	5,947,000 E. 2,016,000 H.
18	17,447,000	10,967,000	26.30	13.13½	12.6	15,123,000	"	4,823,000	1,775,000	16,731,000	6,065,000 E. 2,042,000 H.
25	17,603,000	10,933,000	26.70	13.14½	"	15,317,000	"	4,780,000	1,783,000	16,806,000	6,486,000 E. 1,745,000 H.
April - 1	17,668,000	10,875,000	26.40	14.01	12.7	15,211,000	"	4,779,000	1,762,000	16,721,000	6,355,000 E. 1,846,000 H.
8	18,241,000	9,768,000	25.40	14.01	12.7½	14,602,000	"	4,681,000	1,574,000	16,548,000	623,000 E. 3,707,000 H.
15	18,597,000	8,569,000	25.30	14.04	12.7	13,764,000	"	4,601,000	1,347,000	15,072,000	843,000 E. 3,907,000 H.
22	18,762,000	7,860,000	25.65	14.02	12.5	13,228,000	"	4,473,000	1,329,000	13,757,000	610,000 E. 3,805,000 H.
29	18,603,000	7,659,000	25.30	13.13	12.4	12,879,000	"	4,400,000	1,365,000	13,333,000	772,000 E. 3,365,000 H.
May - 6	18,622,000	7,554,000	25.35	13.14½	12.4½	12,826,000	"	4,227,000	1,395,000	12,688,000	1,024,000 E. 2,826,000 H.
13	18,327,000	8,037,000	25.40	13.15	12.4½	13,090,000	"	4,191,000	1,411,000	13,199,000	2,235,000 E. 2,382,000 H.
20	18,095,000	8,566,000	25.35	13.14½	12.3½	13,379,000	"	4,046,000	1,384,000	13,607,000	3,343,000 E. 2,029,000 H.
27	17,812,000	8,932,000	25.40	13.14	12.3½	13,515,000	"	4,000,000	1,333,000	14,002,000	3,656,000 E. 1,899,000 H.
June - 3	17,779,000	9,081,000	25.50	13.13½	12.3½	13,597,000	"	3,953,000	1,348,000	14,300,000	4,464,000 E. 1,797,000 H.
10	17,627,000	9,505,000	"	13.13	12.4	13,840,000	"	3,811,000	1,401,000	14,710,000	4,941,000 E. 1,759,000 H.
17	17,377,000	9,975,000	25.52½	13.12½	12.3½	14,169,000	3½	3,672,000	1,377,000	15,069,000	5,033,000 E. 1,676,000 H.
24	17,529,000	10,008,000	25.45	13.12½	12.3	14,308,000	"	3,636,000	1,420,000	15,455,000	5,885,000 E. 1,453,000 H.

AN ACCOUNT of Bank Notes of the Bank of England held by the Public; and of Bank Notes of the Bank of England held in Reserve, &c.—continued.

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris s d/.	Hamburg.	Amsterdam.						
1848:	£.	£.				£.		£.	£.	£.	£.
July - 1	17,581,000	10,065,000	25.50	13.12½	12.3½	14,418,000	2½	3,680,000	1,415,000	15,623,000	5,798,000 E. 1,530,000 B.
8	18,361,000	9,812,000	25.45	13.11½	12.2½	14,358,000	"	3,790,000	1,317,000	15,604,000	914,000 F. 3,570,000 B.
15	19,145,000	8,440,000	25.40	13.11	12.2½	14,263,000	"	3,784,000	1,236,000	14,530,000	694,000 E. 3,574,000 B.
22	19,041,000	8,411,000	"	13.11½	"	14,109,000	"	3,674,000	1,213,000	13,788,000	755,000 E. 3,352,000 B.
29	18,944,000	8,119,000	"	13.12	12.2½	13,710,000	"	3,609,000	1,215,000	13,139,000	956,000 E. 2,878,000 B.
August - 5	18,602,000	7,908,000	25.30	13.10½	12.2½	13,397,000	"	3,595,000	1,223,000	12,857,000	1,041,000 F. 2,240,000 B.
12	18,166,000	8,528,000	"	13.9½	12.2½	13,865,000	"	3,528,000	1,224,000	13,273,000	2,898,000 E. 1,708,000 B.
19	18,313,000	8,450,000	"	13.10	12.2	13,372,000	"	3,496,000	1,266,000	13,121,000	3,601,000 E. 1,697,000 B.
26	18,119,000	8,724,000	"	13.10	"	13,504,000	"	3,538,000	1,260,000	13,584,000	4,129,000 E. 1,605,000 B.
September 2	18,099,000	8,785,000	"	13.9½	12.1½	13,510,000	"	3,580,000	1,299,000	13,840,000	4,198,000 E. 1,626,000 B.
9	17,845,000	9,114,000	25.32½	13.10½	12.1½	13,606,000	"	3,522,000	1,315,000	14,233,000	4,609,000 E. 1,430,000 B.
16	17,687,000	9,511,000	"	13.11½	12.2	13,823,000	"	3,564,000	1,346,000	14,927,000	5,428,000 E. 1,468,000 B.
23	17,811,000	9,926,000	25.27½	13.11	"	13,865,000	"	3,612,000	1,343,000	15,491,000	5,947,000 E. 1,375,000 B.
30	17,549,000	9,572,000	25.30	"	12.1½	13,673,000	"	3,542,000	1,525,000	15,155,000	6,279,000 E. 966,000 B.
October - 7	17,475,000	9,348,000	25.37½	13.11½	12.1½	13,417,000	"	3,453,000	1,719,000	15,016,000	6,219,000 E. 1,053,000 B.
14	18,234,000	8,405,000	25.40	13.11	12.1½	13,259,000	"	3,447,000	1,438,000	14,972,000	717,000 E. 3,418,000 B.
21	18,560,000	8,033,000	25.40	13.11½	12.2	13,163,000	"	3,355,000	1,174,000	13,824,000	678,000 E. 3,341,000 B.
28	18,590,000	8,018,000	25.45	13.11½	12.2½	13,273,000	"	3,296,000	1,171,000	13,541,000	849,000 E. 3,389,000 B.
November 4	18,554,000	8,243,000	"	13.11½	12.2½	13,408,000	3	3,370,000	1,176,000	13,411,000	1,009,000 E. 2,916,000 B.
11	18,066,000	8,895,000	25.50	13.12	"	13,679,000	"	3,223,000	1,176,000	14,686,000	2,455,000 E. 2,600,000 B.
18	17,842,000	9,356,000	25.45	13.11½	"	13,920,000	"	3,262,000	1,148,000	15,164,000	3,842,000 E. 2,292,000 B.
25	17,400,000	9,986,000	25.40	13.12½	12.2½	14,140,000	"	3,239,000	1,136,000	15,925,000	4,750,000 E. 2,120,000 B.
December 2	17,328,000	10,088,000	"	13.11½	12.2½	14,267,000	"	3,226,000	1,106,000	16,026,000	5,113,000 E. 1,906,000 B.
9	16,962,000	10,772,000	25.42½	13.11½	12.2½	14,524,000	"	3,182,000	1,109,000	16,620,000	5,928,000 E. 1,671,000 B.
16	16,736,000	11,246,000	"	13.12½	12.2½	14,790,000	"	3,221,000	1,072,000	17,158,000	7,039,000 E. 1,653,000 B.
23	16,575,000	11,309,000	25.35	13.12½	12.2½	15,001,000	"	3,208,000	1,134,000	17,523,000	7,705,000 E. 1,362,000 B.
30	17,130,000	11,097,000	25.25	13.12	12.2½	14,965,000	"	3,180,000	1,190,000	17,470,000	7,828,000 E. 1,433,000 B.
1849:											
January - 6	17,250,000	10,985,000	25.30	13.11½	12.2½	15,025,000	"	3,267,000	1,159,000	17,234,000	1,602,000 E. 1,634,000 B.
13	18,274,000	9,024,000	25.32½	"	"	14,944,000	"	3,298,000	958,000	15,822,000	1,665,000 E. 3,847,000 B.
20	18,628,000	9,642,000	25.30	"	12.2½	15,040,000	"	3,226,000	919,000	15,399,000	1,035,000 E. 4,002,000 B.
27	18,678,000	9,638,000	25.32½	"	12.2½	15,042,000	"	3,129,000	920,000	15,520,000	2,053,000 E. 3,276,000 B.

AN ACCOUNT of Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/2	Hamburg.	Amsterdam.						
1849:	£.	£.				£.		£.	£.	£.	£.
February - 3	18,777,000	9,553,000	25.32½	13.11½	12½	15,106,000	3	3,137,000	877,000	15,251,000	2,555,000 £ 3,407,000 B.
10	18,338,000	10,109,000	25.35	"	12½	15,249,000	"	3,039,000	866,000	15,742,000	2,819,000 £ 3,240,000 B.
17	18,288,000	10,308,000	25.25	13.11½	12½	15,392,000	"	2,915,000	865,000	15,705,000	4,231,000 £ 2,646,000 B.
24	18,132,000	10,273,000	25.15	13.11½	12½	15,330,000	"	2,897,000	845,000	15,082,000	4,632,000 £ 1,920,000 B.
March - 3	18,372,000	9,942,000	25.20	13.12½	12½	15,177,000	"	2,881,000	898,000	16,138,000	5,277,000 £ 1,835,000 B.
10	17,902,000	10,640,000	25.22½	13.12½	12½	15,297,000	"	2,792,000	895,000	16,085,000	5,843,000 £ 1,868,000 B.
17	17,699,000	10,853,000	25.20	13.12	12½	15,284,000	"	2,768,000	970,000	16,840,000	6,174,000 £ 1,753,000 B.
24	17,629,000	10,953,000	25.22½	13.12½	"	15,323,000	"	2,750,000	967,000	16,283,000	6,762,000 £ 1,090,000 B.
31	17,946,000	10,461,000	"	13.12	12½	15,198,000	"	2,774,000	1,560,000	17,118,000	6,876,000 £ 1,226,000 B.
April - 7	18,282,000	9,738,000	25.25	"	"	14,875,000	"	2,822,000	1,593,000	17,357,000	390,000 £ 1,829,000 B.
14	19,053,000	8,876,000	25.27½	13.12½	"	14,707,000	"	2,752,000	763,000	15,264,000	680,000 £ 3,575,000 B.
21	19,078,000	8,692,000	25.30	13.12½	12½	14,510,000	"	2,739,000	761,000	14,622,000	614,000 £ 3,090,000 B.
28	19,068,000	8,534,000	"	"	"	14,386,000	"	2,790,000	757,000	14,561,000	932,000 £ 3,702,000 B.
May - 5	19,214,000	8,281,000	25.27½	13.12	12½	14,278,000	"	2,818,000	737,000	14,563,000	1,456,000 £ 3,258,000 B.
12	18,956,000	8,505,000	25.30	13.12	"	14,308,000	"	2,733,000	734,000	14,551,000	2,283,000 £ 2,775,000 B.
19	18,715,000	8,803,000	25.25	13.12½	"	14,351,000	"	2,623,000	709,000	14,788,000	2,888,000 £ 2,044,000 B.
26	18,469,000	9,031,000	25.47½	13.13½	12½	14,397,000	"	2,584,000	719,000	15,126,000	4,279,000 £ 1,371,000 B.
June - 2	18,361,000	9,192,000	25.42½	13.13	12½	14,442,000	"	2,623,000	719,000	15,348,000	4,718,000 £ 1,811,000 B.
9	18,122,000	9,648,000	25.55	13.12½	"	14,653,000	"	2,440,000	719,000	15,707,000	5,316,000 £ 1,580,000 B.
16	17,971,000	10,094,000	"	13.12½	"	14,948,000	"	2,454,000	720,000	16,288,000	5,769,000 £ 1,680,000 B.
23	17,867,000	10,437,000	25.35	13.12½	"	15,188,000	"	2,455,000	714,000	16,718,000	6,511,000 £ 1,288,000 B.
30	17,934,000	10,366,000	"	"	12½	15,121,000	"	2,455,000	902,000	16,818,000	6,083,000 £ 1,391,000 B.
July - 7	18,221,000	9,852,000	25.42½	"	"	14,975,000	"	2,479,000	900,000	16,355,000	381,000 £ 1,267,000 B.
14	19,453,000	8,473,000	25.35	13.13½	12½	14,768,000	"	2,386,000	686,000	14,572,000	958,000 £ 3,103,000 B.
21	19,723,000	8,111,000	25.37½	"	"	14,717,000	"	2,350,000	682,000	14,112,000	1,184,000 £ 3,087,000 B.
28	19,497,000	8,250,000	25.32½	13.12½	12½	14,621,000	"	2,328,000	698,000	14,257,000	1,288,000 £ 2,655,000 B.
August - 4	19,243,000	8,252,000	25.37½	13.12½	"	14,433,000	"	2,332,000	665,000	14,142,000	2,052,000 £ 3,192,000 B.
11	18,746,000	8,903,000	25.35	13.12½	12½	14,561,000	"	2,310,000	668,000	14,666,000	3,205,000 £ 1,584,000 B.
18	18,880,000	8,756,000	25.37½	13.13	"	14,582,000	"	2,290,000	1,011,000	14,964,000	4,394,000 £ 1,619,000 B.
25	18,451,000	9,339,000	25.40	13.13	12½	14,760,000	"	2,284,000	972,000	15,654,000	5,085,000 £ 1,532,000 B.

Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/4.	Hamburg.	Amsterdam.						
1849:	£.	£.				£.		£.	£.	£.	£.
September 1	16,449,000	9,470,000	25.42½	13.13	12.3	14,776,000	3	2,291,000	799,000	16,007,000	5,363,000 E. 1,424,000 B.
8	16,006,000	9,623,000	"	"	12.8½	14,803,000	"	2,291,000	799,000	16,098,000	6,030,000 E. 1,330,000 B.
15	17,086,000	10,240,000	25.45	13.13½	12.4	14,860,000	"	2,321,000	1,188,000	16,705,000	6,801,000 E. 1,358,000 B.
22	17,088,000	10,814,000	25.47½	13.14	12.4½	15,115,000	"	2,308,000	1,406,000	17,062,000	7,647,000 E. 1,140,000 B.
29	18,131,000	10,161,000	25.50	13.14½	12.4½	16,254,000	"	2,416,000	2,142,000	17,870,000	8,216,000 E. 1,087,000 B.
October - 6	18,030,000	10,238,000	"	13.14½	12.4½	16,119,000	"	2,463,000	2,470,000	18,133,000	8,207,000 E. 1,153,000 B.
13	18,583,000	9,567,000	25.47½	13.13½	12.3½	16,082,000	"	2,410,000	1,541,000	16,863,000	1,665,000 E. 2,784,000 B.
20	19,048,000	9,204,000	"	13.13½	12.3½	16,040,000	"	2,447,000	607,000	16,234,000	1,997,000 E. 2,290,000 B.
27	18,951,000	9,520,000	25.45	"	12.3½	16,259,000	"	2,460,000	588,000	16,597,000	2,563,000 E. 2,263,000 B.
November 3	18,881,000	9,725,000	25.47½	13.14	12.3½	16,476,000	"	2,393,000	593,000	16,747,000	3,202,000 E. 1,930,000 B.
10	18,416,000	10,402,000	25.50	13.14½	12.3½	16,821,000	"	2,368,000	593,000	16,574,000	4,480,000 E. 2,173,000 B.
17	18,182,000	11,028,000	"	13.14½	12.3½	16,038,000	"	2,351,000	597,000	17,161,000	5,588,000 E. 2,191,000 B.
24	17,999,000	11,571,000	25.47½	13.14	"	16,380,000	2½	2,308,000	501,000	17,554,000	6,849,000 E. 1,676,000 B.
December 1	18,027,000	11,693,000	"	13.14½	"	16,612,000	"	2,314,000	713,000	17,863,000	7,237,000 E. 1,697,000 B.
8	17,922,000	12,062,000	25.45	13.14	12.2½	16,773,000	"	2,363,000	911,000	18,451,000	7,736,000 E. 1,678,000 B.
15	17,953,000	12,185,000	25.40	13.13½	12.2½	16,991,000	"	2,375,000	1,686,000	19,459,000	8,377,000 E. 2,028,000 B.
22	17,803,000	12,481,000	"	13.12½	"	17,081,000	"	2,380,000	1,732,000	19,752,000	9,203,000 E. 1,419,000 B.
29	18,227,000	12,012,000	25.45	13.12½	12.3½	17,016,000	"	2,443,000	2,290,000	19,924,000	9,429,000 E. 1,542,000 B.
1850:											
January - 5	18,257,000	12,011,000	25.40	13.12	12.2½	17,020,000	"	2,500,000	2,438,000	20,057,000	9,437,000 E. 1,833,000 B.
12	19,086,000	10,990,000	"	13.12½	12.2½	16,814,000	"	2,410,000	959,000	17,216,000	3,266,000 E. 3,943,000 B.
19	19,333,000	10,731,000	25.37½	13.11½	12.2	16,816,000	"	2,366,000	747,000	16,670,000	3,496,000 E. 2,907,000 B.
26	19,706,000	10,355,000	25.42½	13.11½	12.2½	16,784,000	"	2,345,000	798,000	16,305,000	3,708,000 E. 2,632,000 B.
February 2	19,625,000	10,479,000	25.40	13.12½	"	16,811,000	"	2,445,000	694,000	16,319,000	4,090,000 E. 2,592,000 B.
9	19,421,000	10,704,000	25.42½	"	12.2½	16,850,000	"	2,427,000	557,000	16,432,000	4,354,000 E. 2,253,000 B.
16	19,187,000	11,154,000	25.45	13.13½	"	17,090,000	"	2,247,000	583,000	16,036,000	5,329,000 E. 1,648,000 B.
23	18,880,000	11,490,000	"	13.13	"	17,122,000	"	2,388,000	875,000	17,388,000	6,534,000 E. 1,527,000 B.
March - 2	19,008,000	11,368,000	25.42½	13.13½	12.2½	17,126,000	"	2,493,000	690,000	17,720,000	6,860,000 E. 1,770,000 B.
9	18,828,000	11,519,000	25.45	13.13½	"	17,133,000	"	2,278,000	1,251,000	18,245,000	7,262,000 E. 1,498,000 B.
16	19,009,000	11,478,000	25.50	13.13½	"	17,273,000	"	2,273,000	1,721,000	18,803,000	7,855,000 E. 1,941,000 B.
23	18,619,000	11,854,000	25.47½	"	12.3	17,280,000	"	2,363,000	1,706,000	19,185,000	8,308,000 E. 1,609,000 B.
30	19,452,000	10,849,000	25.55	13.13½	12.3½	17,070,000	"	2,358,000	2,685,000	19,098,000	8,604,000 E. 1,539,000 B.

APPENDIX TO REPORT FROM THE

An Account of Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 s/s.	Hamburg.	Amsterdam.						
1850:	£.	£.				£.		£.	£.	£.	£.
April - 6	19,374,000	10,816,000	25.50	13.13½	12.3½	16,936,000	2½	2,354,000	2,648,000	19,280,000	1,682,000 E. 1,942,000 B.
13	20,048,000	9,997,000	25.52½	13.13½	"	16,759,000	"	2,369,000	602,000	15,884,000	1,792,000 E. 2,660,000 B.
20	20,335,000	9,538,000	25.55	13.13	12.3½	16,630,000	"	2,371,000	613,000	15,574,000	2,347,000 E. 2,875,000 B.
27	20,296,000	9,642,000	"	13.13½	12.3½	16,647,000	"	2,315,000	616,000	15,001,000	2,661,000 E. 2,533,000 B.
May - 4	20,107,000	9,817,000	"	13.13	12.3½	16,573,000	"	2,336,000	646,000	15,647,000	3,191,000 E. 2,000,000 B.
11	19,901,000	9,927,000	25.60	"	"	16,565,000	"	2,356,000	658,000	15,776,000	4,115,000 E. 2,006,000 B.
18	19,469,000	10,494,000	25.70	"	12.3½	16,631,000	"	2,283,000	630,000	16,347,000	5,335,000 E. 1,949,000 B.
25	19,643,000	10,885,000	25.57½	13.12½	12.3½	16,702,000	"	2,207,000	656,000	16,895,000	6,178,000 E. 1,876,000 B.
June - 1	19,215,000	10,788,000	25.50	13.12½	12.3½	16,728,000	"	2,261,000	676,000	16,793,000	6,612,000 E. 1,531,000 B.
8	19,165,000	10,932,000	25.52½	13.12½	"	16,866,000	"	2,267,000	1,184,000	17,484,000	7,155,000 E. 1,523,000 B.
15	19,460,000	10,739,000	25.55	13.12½	12.3½	16,943,000	"	2,293,000	1,900,000	18,082,000	7,533,000 E. 1,783,000 B.
22	18,853,000	11,339,000	25.45	13.11½	12.4½	16,967,000	"	2,282,000	1,964,000	18,746,000	8,511,000 E. 1,553,000 B.
29	19,301,000	10,923,000	"	13.11½	12.3½	16,957,000	"	2,399,000	2,413,000	18,847,000	8,937,000 E. 1,418,000 B.
July - 6	19,457,000	10,696,000	25.42½	13.12	12.3½	16,969,000	"	2,414,000	2,531,000	18,838,000	2,423,000 E. 1,653,000 B.
13	20,274,000	9,770,000	25.40	"	12.3½	16,844,000	"	2,501,000	1,037,000	16,354,000	2,731,000 E. 2,807,000 B.
20	20,568,000	9,660,000	"	13.11½	12.3½	16,911,000	"	2,500,000	706,000	15,768,000	2,852,000 E. 2,754,000 B.
27	20,761,000	9,421,000	25.32½	13.11½	"	16,842,000	"	2,524,000	676,000	15,427,000	2,267,000 E. 2,140,000 B.
August - 3	20,714,000	9,477,000	"	13.11	12.3½	16,822,000	"	2,509,000	677,000	15,457,000	2,936,000 E. 1,901,000 B.
10	20,149,000	9,978,000	25.35	13.10½	"	16,802,000	"	2,496,000	684,000	16,001,000	4,856,000 E. 1,604,000 B.
17	19,827,000	10,377,000	25.32½	13.10½	12.2½	16,854,000	"	2,557,000	1,076,000	16,331,000	6,005,000 E. 1,683,000 B.
24	19,620,000	10,597,000	25.30	13.11	12.3½	16,856,000	"	2,566,000	1,201,000	17,305,000	6,913,000 E. 1,411,000 B.
31	19,083,000	10,421,000	25.32½	13.11½	12.2½	16,770,000	"	2,603,000	1,465,000	17,542,000	7,370,000 E. 1,465,000 B.
September 7	19,482,000	10,619,000	25.30	13.11	12.2½	16,707,000	"	2,781,000	1,577,000	17,992,000	7,862,000 E. 1,450,000 B.
14	19,242,000	10,947,000	"	13.11½	"	16,795,000	"	2,832,000	1,744,000	16,522,000	8,473,000 E. 1,486,000 B.
21	18,862,000	11,314,000	"	13.10½	12.2	16,812,000	"	2,817,000	2,015,000	19,191,000	9,303,000 E. 1,321,000 B.
28	19,033,000	11,050,000	25.27½	13.10½	12.1½	16,707,000	"	2,852,000	2,769,000	19,732,000	9,934,000 E. 1,144,000 B.
October - 5	19,304,000	10,527,000	25.25	13.10	12.1	16,452,000	"	2,951,000	3,127,000	19,552,000	9,830,000 E. 1,330,000 B.
12	19,467,000	10,231,000	"	13.9½	12.	16,305,000	"	2,908,000	2,985,000	19,545,000	3,132,000 E. 1,345,000 B.
19	20,140,000	9,304,000	25.17½	13.9½	11.19½	16,015,000	"	2,058,000	677,000	15,835,000	3,537,000 E. 1,959,000 B.
26	19,529,000	9,587,000	25.17½	13.10½	11.19½	15,973,000	"	2,943,000	686,000	16,193,000	4,052,000 E. 1,597,000 B.

Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/s.	Hamburg.	Amsterdam.						
1850:	£.	£.				£.		£.	£.	£.	£.
November 2	19,722,000	9,703,000	25.15	13.9½	11.18½	16,025,000	2½	2,948,000	690,000	16,527,000	4,758,000 E. 1,817,000 B.
9	19,264,000	10,151,000	25.12½	13.8½	11.18½	16,096,000	"	2,970,000	702,000	17,021,000	5,241,000 E. 1,577,000 B.
16	19,102,000	10,397,000	"	13.7½	11.18	16,176,000	"	3,061,000	963,000	17,626,000	6,774,000 E. 1,478,000 B.
23	18,602,000	10,983,000	25.10	13.4½	11.16½	16,220,000	"	3,272,000	1,158,000	18,599,000	7,861,000 E. 1,335,000 B.
30	18,607,000	10,763,000	25.0	13.7	11.16	16,010,000	"	3,564,000	1,612,000	19,189,000	8,404,000 E. 1,010,000 B.
December 7	18,707,000	10,642,000	"	13.7	11.15½	15,942,000	"	3,695,000	1,740,000	19,287,000	8,799,000 E. 1,590,000 B.
14	18,280,000	10,903,000	24.95	13.6	11.16	15,820,000	"	3,740,000	1,637,000	19,550,000	9,246,000 E. 1,418,000 B.
21	18,496,000	10,234,000	24.87½	13.4½	11.10½	15,359,000	"	3,956,000	2,464,000	19,985,000	9,878,000 E. 1,188,000 B.
28	18,574,000	9,778,000	"	13.6	11.16½	14,964,000	3	4,231,000	2,910,000	20,176,000	10,209,000 E. 1,100,000 B.
1851:											
January - 4	19,037,000	9,236,000	24.96	13.6½	11.17½	14,830,000	"	4,533,000	3,327,000	20,277,000	10,004,000 E. 1,360,000 B.
11	19,878,000	8,132,000	24.97½	13.6½	11.18	14,642,000	"	4,534,000	1,696,000	17,431,000	3,790,000 E. 2,484,000 B.
18	19,947,000	7,971,000	24.90	13.5	11.17½	14,526,000	"	4,470,000	867,000	16,365,000	3,995,000 E. 2,282,000 B.
25	19,492,000	8,299,000	24.92½	13.6	11.17½	14,431,000	"	4,215,000	889,000	16,478,000	4,114,000 E. 2,321,000 B.
February 1	19,680,000	8,074,000	24.95	13.6½	11.18	14,347,000	"	4,067,000	768,000	15,839,000	4,580,000 E. 1,651,000 B.
8	19,175,000	8,463,000	24.9½	13.6½	11.17	14,278,000	"	3,943,000	778,000	16,084,000	5,366,000 E. 1,393,000 B.
15	18,910,000	8,848,000	24.97½	13.6½	11.17	14,474,000	"	3,903,000	898,000	16,588,000	5,896,000 E. 1,657,000 B.
22	18,713,000	9,649,000	25.	13.6½	11.17½	14,436,000	"	4,115,000	967,000	17,115,000	6,577,000 E. 1,631,000 B.
March - 1	19,236,000	8,537,000	25.2½	13.7½	11.17½	14,448,000	"	4,483,000	1,191,000	17,816,000	6,778,000 E. 1,580,000 B.
8	18,994,000	8,730,000	"	13.7½	11.17½	14,424,000	"	4,271,000	1,259,000	17,379,000	7,116,000 E. 1,484,000 B.
15	18,756,000	8,956,000	"	13.7½	11.17½	14,416,000	"	4,249,000	1,163,000	17,516,000	7,334,000 E. 1,460,000 B.
22	18,495,000	9,321,000	24.95	13.7½	11.17	14,399,000	"	4,220,000	1,200,000	17,780,000	7,873,000 E. 1,151,000 B.
29	18,962,000	8,594,000	"	13.7	11.16½	14,246,000	"	4,239,000	2,331,000	18,266,000	8,228,000 E. 1,302,000 B.
April - 5	19,065,000	8,229,000	24.97½	13.7	"	13,907,000	"	4,301,000	2,368,000	18,439,000	7,954,000 E. 1,354,000 B.
12	19,946,000	7,020,000	25.	13.7½	11.16½	13,590,000	"	4,168,000	744,000	14,888,000	1,469,000 E. 2,375,000 B.
19	19,847,000	6,887,000	"	13.8½	11.17½	13,342,000	"	4,036,000	623,000	14,359,000	1,753,000 E. 2,288,000 B.
26	19,869,000	6,793,000	25.5	"	"	13,290,000	"	3,926,000	609,000	14,123,000	2,200,000 E. 1,883,000 B.
May - 3	19,685,000	6,957,000	25.	13.7½	11.17	13,254,000	"	3,855,000	680,000	14,326,000	2,878,000 E. 1,749,000 B.
10	19,453,000	7,196,000	24.95	"	"	13,272,000	"	3,872,000	691,000	14,118,000	3,397,000 E. 1,423,000 B.
17	19,126,000	7,579,000	24.97½	"	11.17½	13,356,000	"	4,142,000	840,000	14,939,000	4,414,000 E. 1,358,000 B.
24	19,027,000	7,879,000	25.	13.8	11.18	13,568,000	"	4,307,000	941,000	15,326,000	5,326,000 E. 1,180,000 B.
31	19,398,000	7,615,000	"	13.8½	11.18½	13,705,000	"	4,582,000	1,195,000	15,695,000	5,544,000 E. 1,308,000 B.

APPENDIX TO REPORT FROM THE

AN ACCOUNT OF Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 ^d /s.	Hamburg.	Amsterdam.	£.		£.	£.	£.	£.
1851 :											
June - 7	19,008,000	8,190,000	25.	13.8	11.18	13,837,000	3	4,095,000	1,091,000	16,215,000	6,418,000 E. 1,267,000 B.
14	18,881,000	8,417,000	"	13.7½	11.18	13,926,000	"	4,722,000	1,223,000	16,717,000	6,677,000 E. 1,262,000 B.
21	18,915,000	8,522,000	"	13.7½	11.17½	14,196,000	"	4,626,000	1,817,000	17,349,000	7,598,000 E. 1,310,000 B.
28	19,236,000	8,487,000	"	13.7½	11.17½	14,318,000	"	4,712,000	2,659,000	18,115,000	7,809,000 E. 1,471,000 B.
July - 5	19,345,000	8,037,000	"	13.7½	11.17½	14,213,000	"	4,649,000	2,738,000	17,627,000	8,202,000 E. 1,230,000 B.
12	20,191,000	7,259,000	"	13.8½	11.18½	14,018,000	"	4,556,000	1,016,000	14,760,000	1,818,000 E. 2,549,000 B.
19	20,634,000	6,650,000	24.97½	13.7½	11.18	13,863,000	"	4,533,000	653,000	13,541,000	2,186,000 E. 1,982,000 B.
26	20,516,000	6,709,000	"	13.7½	"	13,817,000	"	4,439,000	583,000	13,893,000	2,616,000 E. 1,495,000 B.
August - 2	20,346,000	6,922,000	25.	13.8	"	13,895,000	"	4,538,000	669,000	13,761,000	3,274,000 E. 1,523,000 B.
9	20,151,000	7,190,000	"	13.8½	"	13,954,000	"	4,617,000	869,000	14,233,000	4,082,000 E. 1,384,000 B.
16	20,132,000	7,412,000	25.02½	13.8½	11.18½	14,177,000	"	5,122,000	983,000	15,011,000	5,137,000 E. 1,404,000 B.
23	19,745,000	7,878,000	25.10	"	11.18	14,228,000	"	5,333,000	957,000	15,668,000	6,136,000 E. 1,642,000 B.
30	19,716,000	8,047,000	25.05	"	11.18½	14,362,000	"	5,393,000	1,025,000	16,133,000	6,539,000 E. 1,462,000 B.
September 6	19,363,000	8,344,000	25.10	13.9½	11.19½	14,290,000	"	5,416,000	811,000	16,215,000	6,995,000 E. 1,142,000 B.
13	19,111,000	8,827,000	"	13.9½	11.19½	14,516,000	"	5,511,000	960,000	16,951,000	7,763,000 E. 1,296,000 B.
20	18,952,000	9,123,000	25.17½	13.10½	"	14,665,000	"	5,707,000	1,162,000	17,594,000	8,471,000 E. 1,232,000 B.
27	19,178,000	9,178,000	25.20	13.11	12.0½	14,953,000	"	5,866,000	1,291,000	18,116,000	9,001,000 E. 1,183,000 B.
October - 4	19,458,000	8,958,000	"	13.10½	12.0½	14,991,000	"	5,883,000	1,668,000	18,213,000	8,751,000 E. 1,253,000 B.
11	19,572,000	8,883,000	25.22½	13.10	"	15,051,000	"	5,782,000	1,434,000	18,412,000	2,275,000 E. 1,471,000 B.
18	20,676,000	7,782,000	25.25	13.10½	12.	15,055,000	"	5,538,000	571,000	15,736,000	2,298,000 E. 3,094,000 B.
25	20,698,000	7,917,000	"	13.11	"	15,232,000	"	5,320,000	572,000	15,650,000	2,807,000 E. 2,782,000 B.
November 1	20,469,000	8,175,000	"	"	11.19½	15,290,000	"	5,071,000	576,000	15,775,000	3,424,000 E. 2,741,000 B.
8	20,122,000	8,561,000	25.20	"	11.19½	15,259,000	"	4,674,000	570,000	15,635,000	4,287,000 E. 2,182,000 B.
15	19,585,000	9,529,000	25.17½	13.10½	11.18½	15,695,000	"	4,316,000	520,000	16,247,000	5,270,000 E. 2,016,000 B.
22	19,355,000	10,104,000	25.10	13.10½	11.18½	16,026,000	"	4,074,000	533,000	16,591,000	5,973,000 E. 1,526,000 B.
29	19,224,000	10,312,000	"	"	"	16,134,000	"	3,908,000	709,000	16,875,000	6,442,000 E. 1,446,000 B.
December 6	18,855,000	11,048,000	25.25	13.10½	11.19	16,519,000	"	3,826,000	744,000	17,617,000	6,935,000 E. 1,743,000 B.
13	18,889,000	11,391,000	25.17½	13.10½	11.18	16,921,000	"	3,830,000	644,000	17,893,000	7,364,000 E. 1,571,000 B.
20	18,676,000	12,142,000	"	13.10	"	17,414,000	"	3,634,000	750,000	18,563,000	8,036,000 E. 1,520,000 B.
27	18,720,000	12,624,000	"	"	11.18½	17,320,000	"	3,571,000	1,097,000	18,902,000	8,683,000 E. 1,638,000 B.

Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange; London on.			Total: Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/s.	Hamburg.	Amsterdam.						
1852:	£.	£.				£.		£.	£.	£.	£.
January - 3	19,285,000	11,707,000	25.20	13.10	11.19	17,558,000	2½	3,623,000	1,515,000	18,819,000	8,431,000 E. 1,537,000 B.
10	20,241,000	10,787,000	25.27½	13.10½	11.19½	17,516,000	"	3,598,000	1,102,000	17,294,000	2,234,000 F. 3,644,000 B.
17	21,038,000	10,113,000	25.25	13.11	11.19½	17,725,000	"	3,569,000	622,000	16,372,000	2,583,000 F. 3,807,000 B.
24	20,640,000	10,742,000	25.22½	13.10½	11.18½	17,934,000	"	3,502,000	645,000	16,953,000	2,759,000 E. 3,608,000 B.
31	20,739,000	10,919,000	25.30	13.10½	11.19½	18,215,000	"	3,479,000	610,000	17,195,000	3,090,000 E. 3,560,000 B.
February 7	20,348,000	11,364,000	25.25	"	11.19½	18,262,000	"	3,459,000	538,000	17,393,000	3,615,000 E. 3,577,000 B.
14	20,708,000	11,386,000	25.27½	"	12.0	18,596,000	"	3,421,000	496,000	17,478,000	4,301,000 E. 3,113,000 B.
21	20,188,000	12,229,000	25.25	"	"	18,943,000	"	3,248,000	496,000	18,308,000	5,048,000 F. 2,248,000 B.
28	20,523,000	12,209,000	25.32½	13.11½	12.1	19,239,000	"	3,245,000	492,000	18,382,000	5,407,000 E. 2,887,000 B.
March - 6	20,237,000	12,680,000	"	13.11½	12.0½	19,410,000	"	3,104,000	484,000	19,027,000	5,739,000 F. 3,293,000 B.
13	20,235,000	12,913,000	25.30	"	12.0½	19,674,000	"	3,129,000	471,000	19,524,000	5,917,000 E. 3,673,000 B.
20	19,980,000	12,196,000	25.35	13.11	12.1	19,746,000	"	3,033,000	460,000	19,821,000	6,389,000 E. 3,262,000 B.
27	20,150,000	12,140,000	25.32½	13.11½	12.1½	19,816,000	"	2,984,000	471,000	19,624,000	6,924,000 E. 2,725,000 B.
April - 3	20,687,000	12,397,000	"	13.11	12.1½	19,597,000	"	2,994,000	470,000	18,879,000	6,664,000 E. 2,612,000 B.
10	21,208,000	11,526,000	25.37½	13.11½	12.1½	19,245,000	"	2,935,000	473,000	18,768,000	1,059,000 E. 4,281,000 B.
17	22,056,000	11,024,000	25.40	13.11½	12.2	19,560,000	"	2,883,000	389,000	17,172,000	780,000 E. 4,802,000 B.
24	21,599,000	11,500,000	"	13.11½	12.2½	19,588,000	2	2,838,000	390,000	17,466,000	968,000 E. 4,290,000 B.
May - 1	21,832,000	11,586,000	"	"	12.2½	19,901,000	"	2,866,000	395,000	17,561,000	1,217,000 E. 4,781,000 B.
8	21,845,000	11,887,000	25.42½	13.11½	12.2½	20,231,000	"	2,798,000	404,000	17,657,000	1,837,000 E. 4,668,000 B.
15	21,670,000	12,149,000	"	13.11½	12.2½	20,305,000	"	2,802,000	364,000	17,952,000	2,615,000 E. 4,141,000 B.
22	21,304,000	12,805,000	25.45	13.11½	"	20,629,000	"	2,694,000	368,000	18,921,000	3,746,000 E. 3,663,000 B.
29	21,645,000	12,542,000	"	"	12.2½	20,687,000	"	2,714,000	344,000	18,749,000	4,283,000 E. 3,387,000 B.
June - 5	21,686,000	12,667,000	25.40	13.11	12.2	20,839,000	"	2,725,000	261,000	19,161,000	5,156,000 E. 3,217,000 B.
12	21,285,000	12,410,000	"	13.10½	12.1½	21,184,000	"	2,695,000	471,000	19,771,000	5,129,000 E. 3,305,000 B.
19	21,437,000	12,516,000	25.37½	13.10½	12.1½	21,435,000	"	2,609,000	461,000	19,888,000	5,847,000 E. 2,783,000 B.
26	21,342,000	12,245,000	25.30	13.10	12.1½	22,043,000	"	2,685,000	458,000	20,431,000	6,763,000 F. 2,473,000 B.
July - 3	22,241,000	12,534,000	25.25	13.0½	12.1	22,197,000	"	2,759,000	1,273,000	20,616,000	6,836,000 F. 2,959,000 B.
10	22,380,000	12,499,000	25.32½	13.10½	12.1½	22,232,000	"	2,776,000	927,000	19,338,000	954,000 E. 4,859,000 B.
17	22,748,000	11,911,000	25.25	13.0½	12.1½	21,989,000	"	2,728,000	263,000	17,703,000	1,117,000 E. 4,214,000 B.
24	22,231,000	12,477,000	"	13.0½	12.0½	22,065,000	"	2,627,000	274,000	18,267,000	1,170,000 E. 4,030,000 B.
31	22,479,000	11,850,000	25.27½	13.0½	12.1½	21,710,000	"	2,860,000	272,000	17,702,000	1,567,000 E. 2,817,000 B.

AN ACCOUNT OF Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchan ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/8.	Hamburg.	Amsterdam.						
1852 :	£.	£.				£.		£.	£.	£.	£.
August - 7	23,040,000	12,116,000	25.25	13.9½	12.1½	21,474,000	2	2,818,000	246,000	17,710,000	2,400,000 E. 3,434,000 B.
14	22,963,000	12,667,000	25.27½	13.9½	12.1	21,926,000	"	2,785,000	246,000	18,632,000	3,379,000 E. 3,592,000 B.
21	22,760,000	12,665,000	"	13.9½	12.1½	21,874,000	"	2,759,000	243,000	18,790,000	4,622,000 E. 3,176,000 B.
28	22,620,000	12,825,000	25.25	"	12.1	21,914,000	"	2,716,000	243,000	18,957,000	5,364,000 E. 2,806,000 B.
September 4	22,811,000	12,543,000	"	13.9½	12.0½	21,853,000	"	2,713,000	188,000	18,804,000	5,748,000 E. 2,218,000 B.
11	22,066,000	13,264,000	"	13.9½	12.0½	21,894,000	"	2,674,000	284,000	19,619,000	6,365,000 E. 2,319,000 B.
18	21,953,000	13,202,000	"	13.9	12.0½	21,867,000	"	2,664,000	472,000	19,630,000	7,169,000 E. 2,166,000 B.
25	21,513,000	13,620,000	"	13.9	12.0½	21,812,000	"	2,718,000	790,000	20,631,000	8,055,000 E. 1,888,000 B.
October - 2	22,244,000	12,746,000	25.27½	13.8½	"	21,554,000	"	2,907,000	1,437,000	20,468,000	8,131,000 E. 2,092,000 B.
9	22,252,000	12,656,000	"	"	12.0½	21,718,000	"	2,905,000	1,452,000	20,569,000	8,440,000 E. 2,118,000 B.
16	23,660,000	11,392,000	"	13.8	12.0½	21,670,000	"	2,965,000	255,000	18,006,000	1,776,000 E. 3,429,000 B.
23	23,160,000	11,576,000	25.20	13.7½	12.0	21,244,000	"	2,936,000	275,000	18,120,000	2,245,000 E. 3,570,000 B.
30	23,813,000	10,954,000	25.15	13.8	11.19½	21,158,000	"	2,970,000	283,000	17,466,000	2,507,000 E. 2,816,000 B.
November 6	23,351,000	11,242,000	"	13.7½	11.18½	20,895,000	"	3,035,000	163,000	17,694,000	3,106,000 E. 2,683,000 B.
13	23,202,000	11,497,000	"	13.7	11.18	21,273,000	"	3,127,000	292,000	18,340,000	4,254,000 E. 2,497,000 B.
20	22,671,000	12,127,000	"	"	11.19	21,322,000	"	3,224,000	307,000	19,076,000	5,142,000 E. 2,336,000 B.
27	22,703,000	12,506,000	25.20	"	11.18½	21,708,000	"	3,325,000	514,000	19,752,000	6,021,000 E. 2,574,000 B.
December 4	22,723,000	12,524,000	25.17½	13.6½	11.18½	21,808,000	"	3,390,000	673,000	20,337,000	6,480,000 E. 2,699,000 B.
11	22,556,000	12,415,000	25.15	13.4½	11.17½	21,510,000	"	3,440,000	974,000	20,462,000	6,967,000 E. 2,306,000 B.
18	22,236,000	12,259,000	25.07½	13.5½	11.17½	21,165,000	"	3,593,000	1,562,000	21,145,000	7,639,000 E. 2,168,000 B.
24	22,326,000	11,846,000	25.05	13.5½	11.18	20,749,000	"	3,654,000	2,285,000	21,562,000	8,012,000 E. 1,841,000 B.
1853 :											
January - 1	23,054,000	10,960,000	24.97½	13.5½	11.17½	20,528,000	"	4,286,000	3,299,000	22,260,000	8,337,000 E. 2,514,000 B.
8	23,301,000	9,809,000	25.0	"	11.18	19,766,000	2½	4,158,000	2,258,000	20,083,000	2,328,000 E. 3,683,000 B.
15	23,662,000	9,004,000	25.02½	13.6	11.18½	19,149,000	"	4,798,000	881,000	18,224,000	2,617,000 E. 2,230,000 B.
22	23,474,000	9,444,000	"	13.6	11.19½	19,405,000	3	4,898,000	706,000	18,726,000	2,906,000 E. 2,380,000 B.
29	22,984,000	9,511,000	25.05	"	11.19	19,043,000	"	4,610,000	671,000	18,302,000	3,524,000 E. 2,360,000 B.
February 5	22,605,000	9,339,000	"	13.6½	"	18,701,000	"	4,686,000	663,000	18,174,000	4,057,000 E. 2,216,000 B.
12	22,305,000	9,495,000	"	13.7½	11.19	18,402,000	"	4,772,000	656,000	18,252,000	4,914,000 E. 1,776,000 B.
19	22,081,000	9,667,000	25.07½	13.8½	"	18,315,000	"	5,423,000	593,000	18,820,000	5,628,000 E. 1,638,000 B.
26	21,000,000	9,002,000	"	13.8	"	18,191,000	"	5,845,000	989,000	19,460,000	5,973,000 E. 1,908,000 B.

- - - - Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 d/8.	Hamburg.	Amsterdam.						
1853 :											
March - 5	£. 22,276,000	£. 10,086,000	25.07½	13.8	11.10	18,804,000	3	5,978,000	1,178,000	19,935,000	6,215,000 E. 1,932,000 B.
12	21,713,000	10,600,000	25.05	"	"	18,978,000	"	5,919,000	1,235,000	20,650,000	6,506,000 E. 2,080,000 B.
19	21,465,000	11,132,000	25.02½	13.8½	"	19,163,000	"	6,062,000	1,146,000	21,078,000	7,010,000 E. 1,874,000 B.
26	21,704,000	10,790,000	25.05	"	11.10½	19,123,000	"	5,924,000	1,772,000	21,101,000	7,520,000 E. 1,580,000 B.
April - 2	22,387,000	10,188,000	25.02½	13.8½	11.10½	19,007,000	"	6,247,000	1,803,000	20,924,000	7,209,000 E. 1,870,000 B.
9	22,977,000	9,830,000	25.05	13.8	11.10	19,226,000	"	5,098,000	811,000	10,667,000	1,031,000 E. 3,555,000 B.
16	23,613,000	8,907,000	25.02½	13.8½	"	18,793,000	"	5,644,000	362,000	17,403,000	1,134,000 E. 2,520,000 B.
23	23,408,000	8,584,000	25.05½	13.8	11.18½	18,554,000	"	5,174,000	336,000	16,920,000	1,509,000 E. 2,395,000 B.
30	23,125,000	8,684,000	25.02½	"	11.18½	18,355,000	"	5,092,000	331,000	16,857,000	1,841,000 E. 2,182,000 B.
May - 7	23,470,000	8,274,000	"	13.8½	11.18	18,225,000	"	5,117,000	480,000	16,407,000	2,436,000 E. 1,785,000 B.
14	23,163,000	8,428,000	"	"	11.18½	18,219,000	"	5,268,000	655,000	17,107,000	3,010,000 E. 1,691,000 B.
21	22,630,000	8,734,000	25.07½	"	11.18½	17,951,000	"	5,210,000	1,107,000	17,769,000	4,507,000 E. 1,803,000 B.
28	22,582,000	8,872,000	25.05	"	11.19	17,945,000	"	5,192,000	1,100,000	17,542,000	4,593,000 E. 1,730,000 B.
June - 4	23,423,000	8,367,000	25.02½	"	"	18,254,000	3½	5,703,000	1,206,000	17,538,000	3,771,000 E. 2,471,000 B.
11	23,083,000	8,908,000	"	"	"	18,480,000	"	5,411,000	1,120,000	17,771,000	2,885,000 E. 3,020,000 B.
	22,696,000	9,420,000	"	"	"	18,636,000	"	5,253,000	732,000	17,790,000	3,630,000 E. 2,504,000 B.
25	22,632,000	9,563,000	"	13.8½	"	18,665,000	"	5,153,000	907,000	17,865,000	4,662,000 E. 1,733,000 B.
July - 2	22,848,000	9,204,000	25.0	13.7½	11.18½	18,554,000	"	5,393,000	1,344,000	18,120,000	4,759,000 E. 2,177,000 B.
9	23,807,000	8,102,000	25.02½	13.7½	11.18½	18,264,000	"	5,200,000	779,000	17,462,000	1,070,000 E. 2,793,000 B.
16	23,888,000	7,662,000	"	13.6½	11.18	18,023,000	"	5,084,000	261,000	15,755,000	680,000 E. 2,590,000 B.
23	23,697,000	7,833,000	25.	13.7	"	17,829,000	"	4,559,000	277,000	15,029,000	660,000 E. 2,522,000 B.
30	23,352,000	7,971,000	24.97½	"	"	17,739,000	"	4,525,000	228,000	14,930,000	824,000 E. 2,360,000 B.
August - 6	23,523,000	7,520,000	24.95	13.7½	"	17,435,000	"	4,992,000	536,000	14,694,000	1,021,000 E. 1,862,000 B.
13	23,100,000	7,803,000	24.97½	13.7	"	17,310,000	"	5,292,000	613,000	15,505,000	2,040,000 E. 1,915,000 B.
20	23,003,000	7,645,000	25.0	13.7	11.18½	17,172,000	"	5,584,000	506,000	15,687,000	2,960,000 E. 2,133,000 B.
27	22,776,000	7,756,000	24.95	13.6½	11.17½	16,963,000	"	5,457,000	500,000	15,735,000	3,745,000 E. 2,063,000 B.
September 3	22,466,000	7,697,000	"	13.6½	11.17½	16,500,000	4	5,653,000	731,000	15,719,000	3,920,000 E. 1,734,000 B.
10	22,198,000	7,600,000	"	13.6½	11.17	16,201,000	"	5,903,000	796,000	16,113,000	4,448,000 E. 1,772,000 B.
17	22,422,000	6,977,000	25.0	13.7	11.18½	15,862,000	4½	7,437,000	1,044,000	17,062,000	5,130,000 E. 2,030,000 B.
24	21,990,000	7,130,000	"	13.7	11.18½	15,681,000	"	7,719,000	1,164,000	17,551,000	5,918,000 E. 1,806,000 B.

AN ACCOUNT of Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/.	Hamburg.	Amsterdam.						
1853:	£.	£.				£.		£.	£.	£.	£.
October - 1	22,773,000	6,259,000	25.07½	13.7½	11.19	15,013,000	5	8,747,000	2,134,000	8,024,000	5,820,000 E. 2,581,000 B.
8	22,840,000	6,362,000	"	13.7½	"	15,749,000	"	8,708,000	2,094,000	18,401,000	5,905,000 E. 2,549,000 B.
15	23,667,000	5,013,000	25.02½	13.6½	11.18½	15,271,000	"	9,116,000	319,000	16,365,000	587,000 E. 3,258,000 B.
22	23,145,000	5,214,000	24.97½	13.6½	11.18	14,960,000	"	8,896,000	330,800	15,294,000	677,000 E. 3,056,000 B.
29	22,987,000	5,672,000	25.	13.6	11.16½	15,271,000	"	8,930,000	348,000	15,951,000	1,597,000 E. 2,806,000 B.
November 5	22,627,000	6,420,000	24.97½	13.5½	11.16½	15,660,000	"	8,595,000	192,000	16,248,000	2,364,000 E. 2,781,000 B.
12	22,181,000	7,006,000	24.95	13.5	11.16	15,856,000	"	8,331,000	202,000	16,791,000	3,325,000 E. 2,559,000 B.
19	21,591,000	7,560,000	24.92½	13.5½	11.16½	15,819,000	"	7,909,000	181,000	17,666,000	4,434,000 E. 2,113,000 B.
26	21,344,000	7,050,000	24.97½	13.5½	11.16	15,090,000	"	7,923,000	488,000	18,347,000	5,375,000 E. 1,960,000 B.
December 3	21,206,000	7,201,000	25.	13.5½	11.16½	15,093,000	"	7,760,000	927,000	19,140,000	6,304,000 E. 2,015,000 B.
10	21,045,000	7,575,000	"	13.5½	11.15½	15,341,000	"	7,623,000	1,001,000	20,937,000	7,126,000 E. 2,180,000 B.
17	20,606,000	8,124,000	"	"	11.15½	15,443,000	"	7,340,000	968,000	21,192,000	7,898,000 E. 2,139,000 B.
24	20,810,000	8,318,000	24.97½	13.5	11.16	15,819,000	"	7,247,000	1,475,000	21,766,000	8,738,000 E. 2,037,000 B.
31	21,078,000	8,102,000	"	13.5	"	15,853,000	"	7,542,000	2,109,000	22,451,000	9,501,000 E. 2,260,000 B.
1854:											
January - 7	21,348,000	7,801,000	25.0	13.5½	"	15,831,000	"	6,968,000	1,862,000	21,037,000	331,000 E. 2,019,000 B.
14	21,941,000	7,443,000	25.0	13.5	11.16½	16,069,000	"	6,545,000	235,000	17,354,000	429,000 E. 2,935,000 B.
21	22,272,000	7,185,000	"	13.4½	11.16	16,096,000	"	6,243,000	195,000	16,541,000	400,000 E. 3,004,000 B.
28	22,348,000	7,169,000	25.2½	13.4½	11.15½	16,223,000	"	5,958,000	177,000	16,002,000	404,000 E. 2,706,000 B.
February 4	22,557,000	6,967,000	24.95	13.4½	11.16	16,227,000	"	5,516,000	154,000	14,731,000	538,000 E. 2,498,000 B.
11	22,109,000	7,358,000	25.	"	"	16,204,000	"	5,362,000	153,000	14,339,000	576,000 E. 2,798,000 B.
18	21,655,000	7,858,000	"	13.5½	11.16½	16,253,000	"	5,226,000	170,000	14,617,000	1,214,000 E. 3,103,000 B.
25	21,699,000	7,816,000	"	13.5	"	16,286,000	"	5,049,000	168,000	14,553,000	1,576,000 E. 2,620,000 B.
March - 4	21,558,000	7,600,000	"	13.4½	11.15½	15,909,000	"	4,684,000	191,000	13,986,000	1,636,000 E. 2,242,000 B.
11	21,014,000	7,627,000	24.97½	13.3½	11.15	15,397,000	"	4,515,000	178,000	13,787,000	1,892,000 E. 1,956,000 B.
18	20,784,000	7,279,000	"	13.4½	"	14,823,000	"	5,231,000	950,000	14,984,000	2,700,000 E. 2,074,000 B.
25	21,241,000	6,633,000	25.0	13.5½	"	14,629,000	"	6,139,000	1,289,000	15,516,000	3,410,000 E. 2,096,000 B.
April - 1	21,084,000	5,998,000	24.97½	13.4½	"	14,450,000	"	6,866,000	1,323,000	15,483,000	3,340,000 E. 2,071,000 B.
8	22,411,000	4,969,000	"	"	11.15½	14,141,000	"	6,753,000	973,000	16,504,000	515,000 E. 3,745,000 B.
15	22,490,000	4,278,000	24.95	"	11.15½	13,511,000	"	6,605,000	170,000	14,561,000	500,000 E. 2,954,000 B.
22	22,270,000	4,292,000	"	13.5	11.15½	13,814,000	"	6,184,000	188,000	13,821,000	542,000 E. 2,502,000 B.
29	22,247,000	3,941,000	"	13.4½	11.15	12,916,000	"	6,305,000	174,000	13,335,000	546,000 E. 2,355,000 B.

Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange ; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in the foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/s.	Hamburg.	Amsterdam.						
1854 :	£.	£.				£.		£.	£.	£.	£.
May - 6	21,974,000	3,900,000	24.95	18.4½	11.15½	12,008,000	5	6,666,000	200,000	13,027,000	828,000 E. 2,148,000 B.
13	21,144,000	4,713,000	24.97½	18.5	11.15½	12,589,000	5½	7,100,000	195,000	13,335,000	1,264,000 E. 2,367,000 B.
20	20,679,000	5,100,000	"	18.6	11.16	12,514,000	"	7,246,000	284,000	12,818,000	848,000 E. 2,233,000 B.
27	20,459,000	5,353,000	"	18.5½	11.17½	12,741,000	"	7,245,800	365,000	12,773,000	1,335,000 E. 2,219,000 B.
June - 3	20,540,000	5,467,000	25.	18.6½	11.17½	12,750,000	"	7,334,000	338,000	12,770,000	1,103,000 E. 2,437,000 B.
10	20,314,000	5,668,000	25.02½	18.6½	11.17½	12,728,000	"	7,488,000	496,000	13,477,000	823,000 E. 2,519,000 B.
17	19,700,000	6,673,000	25.0	18.5½	11.17½	13,109,000	"	7,056,000	529,000	13,726,000	2,037,000 E. 2,508,000 B.
24	19,614,000	7,519,000	"	18.5½	11.17	13,870,000	"	6,632,000	1,290,000	14,967,000	3,530,000 E. 2,388,000 B.
July - 1	20,099,000	7,365,000	25.02½	18.6	11.17½	14,216,000	"	6,861,000	2,263,000	16,435,000	3,771,000 E. 3,221,000 B.
8	20,521,000	6,777,000	"	18.6	"	14,021,000	"	6,403,000	1,854,000	17,520,000	1,144,000 E. 3,938,000 B.
15	20,683,000	6,403,000	25.0	18.5½	11.17	13,824,000	"	6,228,000	387,000	14,864,000	865,000 E. 3,047,000 B.
22	20,057,000	6,244,000	24.97½	18.6	"	13,634,000	"	5,964,000	236,000	13,668,000	453,000 E. 3,075,000 B.
29	20,515,000	6,257,000	25.	18.6½	"	13,484,000	"	5,757,000	205,000	13,427,000	580,000 E. 2,975,000 B.
August - 5	20,302,000	6,291,000	25.02½	18.6½	11.17½	13,300,000	5	5,606,000	365,000	12,957,000	841,000 E. 2,369,000 B.
12	20,164,000	6,669,000	25.06	18.6½	11.17½	13,562,000	"	5,956,000	427,000	13,144,000	995,000 E. 2,278,000 B.
19	20,123,000	6,880,000	"	18.6½	11.17½	13,701,000	"	6,660,000	359,000	14,272,000	1,998,000 E. 2,904,000 B.
26	20,048,000	6,898,000	"	18.6½	11.17½	13,685,000	"	6,319,000	326,000	13,950,000	2,382,000 E. 2,748,000 B.
September 2	19,852,000	6,836,000	"	18.6½	11.17½	13,368,000	"	6,287,000	623,000	14,399,000	2,602,000 E. 3,040,000 B.
9	19,622,000	7,008,000	"	18.6½	11.17½	13,322,000	"	5,750,900	697,000	14,709,000	3,005,000 E. 2,363,000 B.
16	19,583,000	7,049,000	"	"	11.17½	13,279,000	"	5,864,000	1,101,000	14,766,000	3,698,000 E. 2,525,000 B.
23	19,296,000	7,294,000	25.10	18.6½	11.17½	13,229,000	"	5,804,000	1,311,000	15,162,000	4,151,000 E. 2,334,000 B.
30	19,965,000	6,409,000	25.15	18.7	11.18½	13,060,000	"	6,249,000	2,296,000	15,711,000	4,591,000 E. 2,660,000 B.
October - 7	19,959,000	6,391,000	"	18.7½	11.18½	12,972,000	"	6,052,000	2,269,000	15,365,000	4,961,000 E. 2,305,000 B.
14	20,578,000	5,755,000	25.10	18.7½	11.18½	12,905,000	"	6,314,000	574,000	13,771,000	538,000 E. 3,417,000 B.
21	20,871,000	5,947,000	"	18.6½	11.17½	13,406,000	"	6,206,000	318,000	13,596,000	499,000 E. 3,940,000 B.
28	2,936,000	6,086,000	"	18.6½	11.17½	13,581,000	"	6,071,000	252,000	13,346,000	553,000 E. 3,799,000 B.
November 4	20,604,000	6,366,000	25.10	18.7	11.17½	13,525,000	"	5,820,000	205,000	13,790,000	1,202,000 E. 3,397,000 B.
11	20,289,000	6,710,000	25.05	18.6½	11.16½	13,580,000	"	5,809,000	236,000	13,769,000	1,068,000 E. 2,889,000 B.
18	19,828,000	7,024,000	25.10	18.6	11.17½	13,495,000	"	5,534,000	268,000	14,151,000	2,923,000 E. 2,586,000 B.
25	19,750,000	7,353,000	"	18.6	"	13,710,000	"	5,444,000	255,000	14,408,000	3,153,000 E. 2,766,000 B.

AN ACCOUNT of Bank Notes of the Bank of England held by the Public; and of

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. s d/s.	Hamburg.	Amsterdam.						
1854 :	£.	£.				£.		£.	£.	£.	£.
December 2	19,617,000	7,627,000	25.12½	13.6½	11.17½	13,870,000	5	5,334,000	227,000	14,754,000	3,667,000 E. 2,761,000 E.
9	19,405,000	7,929,000	"	13.5½	"	14,005,000	"	5,284,000	298,000	15,237,000	4,088,000 E. 2,368,000 E.
16	19,039,000	8,331,000	"	13.5½	11.17½	14,029,000	"	5,168,000	556,000	15,746,000	4,804,000 E. 2,303,000 E.
23	19,125,000	8,353,000	"	13.5½	"	14,137,000	"	5,229,000	1,196,000	16,570,000	5,948,000 E. 2,309,000 E.
30	19,401,000	7,780,000	25.05	"	"	13,835,000	"	5,775,000	1,904,000	17,254,000	5,274,000 E. 2,861,000 E.
1855 :											
January - 6	19,682,000	7,307,000	"	"	11.17½	13,667,000	"	5,463,000	1,834,000	16,373,000	5,486,000 E. 2,565,000 E.
13	20,117,000	5,763,000	25.07½	"	11.17½	12,539,000	"	5,345,000	308,000	13,137,000	770,000 E. 2,608,000 E.
20	20,040,000	5,463,000	"	13.5½	"	12,102,000	"	5,070,000	212,000	13,009,000	452,000 E. 2,850,000 E.
27	19,783,000	5,889,000	25.10	13.5½	11.18	12,355,000	"	5,797,000	215,000	13,566,000	803,000 E. 2,330,000 E.
February - 3	19,820,000	6,266,000	"	"	"	12,800,000	"	6,129,000	196,000	14,324,000	1,314,000 E. 2,074,000 E.
10	19,528,000	6,535,000	25.07½	"	"	12,738,000	"	6,128,000	199,000	14,511,000	2,200,000 E. 2,344,000 E.
17	19,246,000	7,067,000	"	13.6	"	12,981,000	"	6,148,000	203,000	15,073,000	2,842,000 E. 2,248,000 E.
24	19,062,000	7,300,000	"	"	"	13,045,000	"	6,066,000	232,000	15,305,000	2,836,000 E. 2,350,000 E.
March - 3	19,098,000	7,415,000	25.15	13.6½	"	13,180,000	"	6,024,000	330,000	15,040,000	2,920,000 E. 2,354,000 E.
10	18,968,000	7,944,000	"	13.6½	11.18½	13,622,000	"	5,873,000	360,000	15,977,000	2,703,000 E. 3,009,000 E.
17	18,984,000	8,496,000	25.20	13.7	11.19½	14,201,000	"	5,642,000	245,000	16,234,000	3,161,000 E. 2,985,000 E.
24	19,058,000	9,129,000	"	13.7½	11.19½	14,922,000	"	5,415,000	235,000	16,080,000	4,020,000 E. 3,061,000 E.
31	19,488,000	9,022,000	25.15	13.7½	11.19½	15,206,000	"	5,212,000	219,000	16,317,000	3,500,000 E. 2,829,000 E.
April - 7	19,812,000	8,580,000	"	13.7½	11.19½	15,079,000	4½	5,018,000	199,000	17,400,000	403,000 E. 3,244,000 E.
14	20,384,000	7,967,000	25.20	13.8½	12.0½	15,023,000	"	4,778,000	174,000	16,954,000	1,063,000 E. 5,523,000 E.
21	20,283,000	8,089,000	25.22½	13.8½	12.1	15,056,000	"	4,505,000	201,000	17,470,000	1,744,000 E. 4,031,000 E.
28	20,360,000	8,432,000	"	13.8½	12.0½	15,490,000	"	4,426,000	205,000	17,641,000	1,263,000 E. 3,725,000 E.
May - 5	20,168,000	8,743,000	"	13.7½	12.0	15,019,000	4	4,186,000	207,000	16,983,000	1,072,000 E. 3,588,000 E.
12	19,919,000	9,417,000	"	13.7½	"	16,045,000	"	4,003,000	210,000	14,939,000	1,231,000 E. 3,093,000 E.
19	19,622,000	10,281,000	"	13.7½	12.0½	16,648,000	"	3,950,000	224,000	15,589,000	1,521,000 E. 3,935,000 E.
26	19,617,000	10,720,000	25.25	13.8½	"	17,065,000	"	3,702,000	240,000	17,128,000	4,050,000 E. 3,349,000 E.
June - 2	19,740,000	11,343,000	25.20	13.8	"	17,789,000	"	3,789,000	217,000	18,494,000	4,010,000 E. 3,502,000 E.
9	19,451,000	11,606,000	25.15	13.7	11.19½	17,764,000	"	3,646,000	220,000	18,616,000	4,345,000 E. 3,503,000 E.
16	19,536,000	11,814,000	"	13.6½	11.13½	18,061,000	3½	3,614,000	235,000	18,804,000	4,506,000 E. 3,739,000 E.
23	19,542,000	11,887,000	"	13.6½	11.19½	18,103,000	"	3,604,000	703,000	19,711,000	4,804,000 E. 3,195,000 E.
30	20,166,000	11,139,000	25.12½	13.8	12.0	18,019,000	"	3,863,000	1,152,000	19,582,000	4,400,000 E. 3,147,000 E.

SELECT COMMITTEE ON THE BANK ACTS.

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Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—continued.

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 ^d /s.	Hamburg.	Amsterdam.						
1855 :											
July - 7	£. 20,483,000	£. 10,412,000	25.10	13.8	11.19½	£. 17,584,000	3½	£. 3,602,000	£. 1,034,000	£. 19,439,000	£. 1,332,000 E. 3,200,000 B.
14	20,979,000	9,653,000	"	13.7½	11.19½	17,329,000	"	3,807,000	225,000	17,860,000	1,046,000 E. 5,050,000 B.
21	20,773,000	9,208,000	"	13.7½	11.19	16,644,000	"	3,813,000	189,000	16,782,000	988,000 E. 4,085,000 B.
28	20,965,000	8,781,000	25.07½	13.7½	11.18½	16,385,000	"	3,950,000	197,000	16,105,000	1,502,000 E. 2,783,000 B.
August - 4	20,709,000	8,892,000	25.10	13.8	"	16,232,000	"	4,480,000	316,000	17,010,000	1,872,000 E. 2,530,000 B.
11	20,493,000	9,157,000	25.12½	"	11.18½	16,275,000	"	5,040,000	360,000	17,871,000	2,011,000 E. 2,803,000 B.
18	20,277,000	9,230,000	"	"	11.18	16,117,000	"	5,658,000	454,000	18,658,000	2,528,000 E. 3,698,000 B.
25	20,042,000	8,875,000	25.12½	"	11.18½	15,546,000	"	5,751,000	431,000	18,647,000	4,161,000 E. 3,553,000 B.
September 1	20,105,000	8,263,000	"	"	"	14,039,000	"	6,033,000	411,000	18,366,000	6,004,000 E. 2,701,000 B.
8	20,142,000	7,520,000	25.15	13.8½	11.18½	14,270,000	4	6,703,000	892,000	18,562,000	6,449,000 E. 2,773,000 B.
15	19,713,000	7,397,000	25.22½	13.8½	11.19½	13,608,000	4½	6,780,000	1,558,000	18,985,000	6,804,000 E. 2,405,000 B.
22	19,408,000	7,287,000	25.30	"	11.19½	13,269,000	"	7,508,000	1,948,000	19,657,000	7,508,000 E. 2,744,000 B.
29	20,173,000	6,195,000	25.35	13.9	12.0	12,939,000	5	8,286,000	2,581,000	19,582,000	7,100,000 E. 2,930,000 B.
October - 6	20,292,000	5,473,000	25.40	13.9½	12.0½	12,279,000	5½	8,284,000	2,422,000	17,944,000	6,300,000 E. 2,722,000 B.
13	20,648,000	4,558,000	25.35	13.10½	"	11,752,000	"	8,918,000	1,300,000	16,266,000	1,401,000 E. 3,418,000 B.
20	20,372,000	4,310,000	25.40	"	"	11,230,000	60 days and under, 6 per cent.; above 60 and under 95 days, 7 per cent.	9,054,000	811,000	15,589,000	1,812,000 E. 2,556,000 B.
27	20,436,000	4,202,000	"	13.10½	12.0	11,303,000		8,886,000	723,000	15,028,000	2,427,000 E. 2,581,000 B.
November 3	20,097,000	4,044,000	"	13.10	11.19	11,300,000		8,767,000	642,000	15,064,000	1,031,000 E. 3,087,000 B.
10	19,703,000	4,883,000	"	"	11.19½	11,234,000		8,412,000	600,000	14,771,000	2,084,000 E. 2,720,000 B.
17	19,422,000	5,249,000	"	13.10½	12.0	11,263,000		8,510,000	458,000	14,997,000	2,847,000 E. 2,541,000 B.
24	19,051,000	5,493,000	25.30	13.10	"	11,140,000		8,761,000	1,076,000	16,328,000	3,638,000 E. 2,533,000 B.
December 1	19,075,000	5,505,000	"	"	11.19½	11,227,000		8,959,000	1,113,000	16,674,000	3,270,000 E. 2,782,000 B.
8	18,680,000	5,759,000	25.35	13.9½	12.0	11,030,000		8,397,000	1,026,000	16,135,000	3,246,000 E. 2,704,000 B.
15	18,581,000	6,557,000	25.32½	13.0	"	11,306,000		8,312,000	1,332,000	16,751,000	3,221,000 E. 2,406,000 B.
22	18,330,000	6,465,000	25.27½	13.9½	11.19	10,982,000		8,078,000	1,809,000	17,586,000	4,104,000 E. 2,378,000 B.
29	18,701,000	5,964,000	25.25	13.9½	"	10,820,000		8,709,000	2,355,000	18,203,000	4,449,000 E. 2,763,000 B.
1856 :											
January - 5	18,901,000	5,520,000	25.30	13.9	11.19½	10,537,000	60 days and under, 6 per cent.; above 60 and under 95 days, 7 per cent.	8,881,000	2,414,000	18,122,000	4,051,000 E. 2,715,000 B.
12	19,387,000	4,887,000	25.40	13.10½	"	10,417,000		8,267,000	595,000	17,606,000	1,811,000 E. 3,004,000 B.
19	19,371,000	4,913,000	25.40	13.10	12.0	10,425,000		7,910,000	494,000	17,370,000	1,592,000 E. 3,215,000 B.
26	19,299,000	4,875,000	25.30	13.10½	"	10,346,000		7,505,000	772,000	16,136,000	1,258,000 E. 2,031,000 B.

APPENDIX TO REPORT FROM THE

AN ACCOUNT of Bank Notes of the Bank of England held by the Public; and of - - - - -

	BANK NOTES		Rate of Exchange; London on			Total Amount of Billion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 <i>d</i> /s.	Hamburg.	Amsterdam.						
1856 :	£.	£.				£.		£.	£.	£.	£.
February 3	19,122,000	5,412,000	25.30	13.10	11.19½	10,706,000	60 days and under, 7 per cent.	8,348,000	1,586,000	17,500,000	1,002,000 E. 3,095,000 B.
9	18,803,000	5,605,000	25.37½	13.10½	11.19	10,614,000		8,017,000	1,565,000	16,738,000	1,876,000 E. 2,533,000 B.
16	18,726,000	5,644,000	25.45	13.11	11.19½	10,532,000		8,102,000	1,398,000	17,129,000	3,101,000 E. 2,852,000 B.
23	18,541,000	5,849,000	25.47½	"	12.0½	10,575,000		8,883,000	2,067,000	18,904,000	3,186,000 E. 4,503,000 B.
March 1	18,985,000	5,498,000	25.45	13.11½	12.1½	10,800,000		9,082,000	1,748,000	18,001,000	2,508,000 E. 3,076,000 B.
8	18,620,000	5,765,000	"	13.11½	12.2½	10,550,000		8,352,000	1,773,000	17,661,000	3,427,000 E. 2,814,000 B.
15	18,403,000	5,885,000	"	"	12.2½	10,564,000		8,432,000	2,227,000	18,157,000	4,028,000 E. 2,840,000 B.
22	18,385,000	5,837,000	"	"	"	10,373,000		7,906,000	1,910,000	17,746,000	4,741,000 E. 2,525,000 B.
29	19,017,000	5,290,000	"	"	12.2½	10,449,000		8,333,000	3,123,000	18,696,000	4,422,000 E. 2,422,000 B.
April - 5	19,445,000	4,470,000	"	"	12.2½	10,057,000		7,422,000	3,686,000	17,521,000	4,021,000 E. 2,902,000 B.
12	20,010,000	3,865,000	25.47½	13.12	"	10,090,000	60 days and under, 6 per cent.; above 60 and under 90 days, 7 per cent.	7,033,000	1,516,000	15,758,000	1,726,000 E. 3,100,000 B.
19	20,015,000	3,669,000	25.45	13.11½	12.2	9,876,000		6,354,000	1,345,000	14,866,000	1,407,000 E. 3,168,000 B.
26	19,924,000	3,632,000	"	13.11½	12.2½	9,723,000		5,959,000	1,763,000	15,045,000	2,665,000 E. 2,518,000 B.
May - 3	20,226,000	3,431,000	"	"	12.1½	9,807,000		5,304,000	1,964,000	14,678,000	2,483,000 E. 2,764,000 B.
10	19,943,000	3,691,000	"	"	12.1½	9,779,000		5,473,000	1,634,000	13,643,000	1,706,000 E. 2,989,000 B.
17	19,537,000	4,137,000	"	"	12.1½	9,802,000		5,780,000	2,786,000	15,343,000	2,055,000 E. 5,050,000 B.
24	19,332,000	5,082,000	"	13.11	"	10,559,000		5,152,000	2,068,000	15,008,000	2,176,000 E. 4,349,000 B.
31	19,554,000	5,687,000	25.42½	13.10½	12.1	11,385,000		4,819,000	1,083,000	14,432,000	2,223,000 E. 3,215,000 B.
June - 7	19,570,000	5,953,000	"	12.10½	12.0½	11,688,000		4,675,000	1,532,000	14,032,000	2,428,000 E. 3,323,000 B.
14	19,234,000	6,678,000	"	"	12.0½	12,050,000		4,602,000	1,609,000	14,331,000	3,283,000 E. 3,124,000 B.
21	19,323,000	6,915,000	25.37½	13.10	"	12,418,000		4,405,000	1,866,000	14,735,000	3,413,300 E. 3,484,000 B.
28	19,515,000	7,389,000	25.35	13.9½	"	13,074,000		4,236,000	2,279,000	15,515,000	3,554,000 E. 2,747,000 B.
July - 5	19,947,000	6,552,000	"	"	12.0½	12,611,000		4,525,000	2,586,000	15,288,000	3,957,000 E. 3,221,000 B.
12	20,839,000	5,495,000	"	"	11.19½	12,378,000		4,086,000	1,282,000	15,246,000	1,607,000 E. 4,615,000 B.
19	20,803,000	5,381,000	"	13.9	12.0	12,331,000		3,901,000	859,000	15,145,000	1,533,000 E. 3,734,000 B.
26	20,448,000	5,803,000	"	13.8½	"	12,389,000		3,761,000	988,000	14,443,000	2,172,000 E. 2,501,000 B.
August - 2	20,476,000	5,705,000	"	13.8½	"	12,433,000		4,449,000	1,341,000	14,259,000	1,834,000 E. 2,715,000 B.
9	20,113,000	6,195,000	25.32½	13.7½	11.19½	12,495,000		4,269,000	1,806,000	14,439,000	2,908,000 E. 2,764,000 B.
16	20,079,000	6,201,000	"	13.8½	11.19½	12,456,000		4,403,000	2,469,000	15,229,000	3,090,000 E. 3,151,000 B.
23	19,939,000	6,288,000	25.35	13.8½	11.19	12,436,000		4,163,000	2,012,000	14,744,000	3,856,000 E. 3,122,000 B.
30	20,124,000	6,034,000	"	13.9½	"	12,387,000		4,446,000	2,329,000	15,325,000	4,554,000 E. 2,856,000 B.

- - - - Bank Notes of the Bank of England held in Reserve by the Bank of England, &c.—*continued*.

	BANK NOTES		Rate of Exchange; London on			Total Amount of Bullion.	Minimum Rate of Interest.	Total Amount of Bills discounted.	Total Amount of Temporary Advances.	Total Amount of Deposits, including Exchequer and London Bankers.	Balances of the Exchequer and of London Bankers included in foregoing Column.
	Held by the Public.	Held in Reserve by the Bank of England.	Paris. 3 <i>d</i> /s.	Hamburg.	Amsterdam.						
1856:											
September 6	£. 19,980,000	£. 6,022,000	25.85	13.8½	11.19½	£. 12,179,000	4½	£. 4,691,000	£. 2,691,000	£. 15,711,000	£. 5,169,000 E. 2,810,000 B.
13	19,752,000	6,211,000	"	13.7½	11.18	12,141,000	"	5,092,000	2,960,000	16,583,000	5,774,000 E. 2,984,000 B.
20	19,789,000	6,226,000	25.32½	13.7½	11.17½	12,138,000	"	5,921,000	3,512,000	17,869,000	7,193,000 E. 2,899,000 B.
27	20,224,000	5,380,000	25.30	13.7½	11.10½	11,769,000	"	6,520,000	4,240,000	18,967,000	7,524,000 E. 2,637,000 B.
October 4	20,926,000	3,776,000	25.17½	13.7½	11.17½	10,784,000	5	8,547,000	4,199,000	18,083,000	7,101,000 E. 2,977,000 B.
11	20,543,000	3,521,000	25.35	13.8½	11.18½	10,140,000	{ 60 days, 6; over 60 to 95, 7. }	8,755,000	3,467,000	17,850,000	1,411,000 E. 2,740,000 B.
18	21,155,000	2,551,000	25.30	13.8½	11.19½	9,760,000	"	8,756,000	1,580,000	14,522,000	1,903,000 E. 3,146,000 B.
25	20,473,000	3,065,000	25.32½	"	11.18½	9,638,000	"	9,011,000	820,000	14,246,000	2,639,000 E. 2,758,000 B.
November 1	20,596,000	2,944,000	"	13.8	11.18½	9,596,000	"	9,764,000	577,000	14,626,000	3,012,000 E. 2,762,000 B.
8	20,239,000	3,151,000	25.27½	13.6½	11.18	9,530,000	{ 60 days, 6; above 60, 7. }	9,478,000	515,000	14,285,000	3,084,000 E. 2,701,000 B.
15	19,929,000	3,607,000	"	13.7½	11.17½	9,684,000	7	9,780,000	632,000	15,038,000	3,747,000 E. 3,265,000 B.
22	19,543,000	42,18,000	25.22½	"	11.17½	9,898,000	"	9,025,000	607,000	14,842,000	4,062,000 E. 3,143,000 B.
29	19,485,000	4,785,000	25.27½	"	"	10,411,000	"	8,285,000	655,000	14,701,000	4,540,000 E. 2,499,000 B.
December 6	19,195,000	5,151,000	"	"	"	10,486,000	6½	7,419,000	1,372,000	15,168,000	4,994,000 E. 2,758,000 B.
13	18,703,000	5,823,000	25.22½	13.7	11.17½	10,693,000	"	6,752,000	1,479,000	15,343,000	5,469,000 E. 2,258,000 B.
20	18,513,000	5,864,000	"	13.7½	"	10,514,000	6	6,986,000	2,077,000	16,385,000	6,095,000 E. 2,530,000 B.
27	18,656,000	5,450,000	25.25	13.7	"	10,230,000	"	6,396,000	3,982,000	17,634,000	6,710,000 E. 2,986,000 B.

Bank of England, }
25 February 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 14.

AN ACCOUNT of BANK NOTES of the Bank of *England* held by the Public, and of BANK NOTES of the Bank of *England* held in Reserve by the Bank of *England*; also, of the Total Amount of BULLION; also, of GOVERNMENT SECURITIES, and other Securities; also, of PUBLIC DEPOSITS, and other Deposits; and of the Minimum RATE of INTEREST charged by the Bank of *England* from the last Day of each Week, from the 7th September 1844 to the 27th December 1856.

	BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
	Held by the Public.	Held in Reserve by the Bank of England.						
	£.	£.	£.	£.	£.	£.	£.	Per Cent.
1844:								
August - 31	20,448,000	7,732,000	15,315,000	- - -	- - -	- - -	- - -	4
September 7	20,176,000	8,175,000	15,209,000	14,554,834	7,835,616	3,630,809	8,644,348	2 ½
14	19,881,000	8,620,000	15,198,000	14,554,834	8,146,689	4,417,067	8,475,101	"
21	19,618,000	8,965,000	15,159,000	14,554,834	8,802,714	5,298,615	8,511,771	"
28	19,902,000	8,461,000	15,022,000	14,554,834	9,795,840	6,010,235	8,286,772	"
October - 5	20,153,000	7,930,000	14,702,000	14,554,834	10,510,120	6,202,322	8,225,082	"
12	20,228,000	7,610,000	14,445,000	16,352,334	10,528,785	8,147,290	8,230,678	"
19	21,083,000	6,649,000	14,190,000	15,676,037	8,418,826	3,965,196	8,506,798	"
26	21,321,000	6,225,000	14,097,000	15,408,775	8,387,508	3,556,646	8,291,481	"
November 2	20,820,000	6,679,000	14,039,000	15,070,775	8,675,659	3,471,119	8,757,379	"
9	20,557,000	6,844,000	14,116,000	14,409,775	8,731,567	3,653,893	8,340,444	"
16	20,581,000	6,927,000	14,231,000	13,539,775	9,398,630	3,879,458	8,029,934	"
23	20,118,000	7,410,000	14,366,000	13,539,775	9,547,462	4,812,191	7,864,144	"
30	19,842,000	7,944,000	14,558,000	13,539,775	9,958,645	5,226,633	8,345,610	"
December - 7	19,531,000	8,286,000	14,645,000	13,540,619	10,193,713	5,795,572	8,422,809	"
14	19,258,000	8,746,000	14,844,000	13,540,619	10,293,154	6,385,654	8,381,188	"
21	19,192,000	8,960,000	14,943,000	13,540,619	10,763,777	7,075,258	8,348,738	"
28	19,123,000	9,077,000	14,878,000	13,540,619	11,031,821	7,411,605	8,265,079	"
1845:								
January - 4	19,669,000	8,418,000	14,802,000	13,539,720	11,426,996	7,366,643	8,037,320	"
11	20,390,000	7,773,000	14,776,000	14,386,839	9,001,544	4,128,966	8,877,905	"
18	20,545,000	7,588,000	14,788,000	13,843,692	8,627,598	3,069,572	8,803,570	"
25	20,710,000	7,418,000	14,820,000	13,651,692	8,561,399	2,787,253	8,714,052	"
February - 1	20,590,000	7,642,000	14,899,000	13,541,692	8,652,751	2,852,124	8,713,690	"
8	20,319,000	8,128,000	15,148,000	13,476,160	10,065,958	3,715,171	9,732,103	"
15	20,142,000	8,395,000	15,308,000	13,474,379	10,821,457	4,630,247	9,944,408	"
22	19,790,000	8,889,000	15,453,000	13,522,379	10,784,494	5,237,990	9,941,556	"
March - 1	20,000,000	8,953,000	15,730,000	13,474,379	11,707,400	5,476,984	10,328,799	"
8	19,699,000	9,341,000	15,876,000	13,474,379	11,720,459	5,879,753	10,379,610	"
15	19,697,000	9,451,000	15,945,000	13,474,379	11,836,377	6,451,283	9,994,572	"
22	19,540,000	9,673,000	16,000,000	13,474,379	12,535,169	6,890,121	10,452,425	"
29	19,724,000	9,747,000	16,204,000	13,589,379	13,126,469	7,321,855	10,713,052	"
April - 5	20,100,000	9,252,000	16,074,000	13,474,379	13,123,678	6,924,106	10,445,950	"
12	21,216,000	8,001,000	15,895,000	15,147,495	11,069,829	4,355,166	11,753,022	"
19	21,393,000	7,791,000	15,843,000	14,471,966	10,634,085	3,218,350	11,531,267	"
26	21,152,000	8,102,000	15,886,000	13,921,966	9,680,272	2,643,448	10,781,637	"
May - 3	21,339,000	7,828,000	15,808,000	13,616,966	9,857,686	2,712,041	10,355,640	"
10	21,083,000	8,140,000	15,862,000	13,416,966	10,104,644	3,391,477	10,065,486	"
17	20,606,000	8,734,000	15,999,000	13,385,797	10,656,808	4,357,386	10,276,032	"
24	20,398,000	9,015,000	16,273,000	13,384,898	10,644,537	5,051,007	10,087,531	"
31	20,453,000	9,182,000	16,412,000	13,464,898	11,558,992	5,352,114	10,865,704	"
June - 7	20,350,000	9,883,000	16,512,000	13,384,898	11,470,805	5,745,482	10,564,624	"
14	20,063,000	9,855,000	16,614,000	13,384,898	11,305,902	6,261,465	10,315,111	"
21	20,214,000	9,837,030	16,630,000	13,384,898	11,984,420	6,951,773	10,147,586	"
28	20,330,000	9,717,300	16,602,000	13,384,898	12,019,663	7,398,420	10,154,148	"

SELECT COMMITTEE ON THE BANK ACTS.

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	BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
	Held by the Public.	Held in Reserve by the Bank of England.						
1845:	£.	£.	£.	£.	£.	£.	£.	Per Cent.
July - 5	20,612,000	9,280,000	16,418,000	13,384,206	12,944,496	7,330,309	10,041,440	2½
12	21,614,000	8,069,000	16,196,000	13,800,344	11,282,221	3,456,089	11,356,519	"
19	21,503,000	7,891,000	15,879,000	13,456,776	10,815,121	2,834,528	10,934,890	"
26	21,301,000	7,942,000	15,794,000	13,539,344	10,607,877	2,933,908	10,745,613	"
August - 2	21,347,000	7,850,000	15,701,000	13,321,844	11,463,603	3,215,363	10,960,214	"
9	21,459,000	7,682,000	15,070,000	13,321,844	11,634,159	4,034,767	10,187,780	"
16	21,582,000	7,494,000	15,680,000	13,441,844	11,679,359	4,969,963	8,973,401	"
23	21,189,000	7,833,000	15,603,000	13,321,844	11,363,577	5,398,986	8,408,887	"
30	21,050,000	7,959,000	15,592,000	13,347,570	11,712,811	5,830,311	8,571,253	"
September - 6	20,698,000	8,256,000	15,427,000	13,468,643	11,967,081	6,474,705	8,507,213	"
13	20,359,000	8,431,000	15,384,000	13,348,643	12,391,188	7,319,619	8,316,750	"
20	20,470,000	8,328,000	15,348,000	13,348,643	13,297,046	8,222,109	8,110,787	"
27	20,611,000	7,947,000	15,161,000	13,348,643	14,149,003	8,802,110	8,070,212	"
October - 4	21,260,000	7,096,000	14,865,000	13,348,643	15,188,965	8,703,497	8,167,961	"
11	21,031,000	7,038,000	14,581,000	13,348,643	15,133,966	8,782,975	8,474,856	"
18	22,253,000	5,526,000	14,190,000	13,203,138	14,049,529	4,488,419	9,835,604	3
25	22,026,000	5,390,000	14,001,000	13,203,138	12,931,115	4,323,662	8,930,134	"
November - 1	22,047,000	5,220,000	13,855,000	13,203,138	13,429,813	4,487,058	9,099,737	"
8	21,765,000	5,438,000	13,723,000	13,203,138	14,234,438	5,340,731	9,134,243	3½
15	21,492,000	5,483,000	13,570,000	13,203,138	15,041,397	6,524,834	8,899,130	"
22	20,960,000	6,077,000	13,560,000	13,201,863	15,454,390	7,363,168	9,024,223	"
29	20,801,000	5,932,000	13,237,000	13,201,863	15,871,054	7,670,581	8,992,719	"
December - 6	20,595,000	5,946,000	13,067,000	13,201,863	16,234,712	8,110,401	9,022,019	"
13	20,120,000	6,506,000	13,269,000	13,201,863	16,135,637	8,684,374	9,089,705	"
20	20,051,000	6,768,000	13,378,000	13,201,863	16,329,285	9,408,044	8,715,667	"
27	19,857,000	6,915,000	13,326,000	13,201,863	16,252,051	9,698,409	8,482,239	"
1846:								
January - 3	20,257,000	6,419,000	13,281,000	13,201,072	16,262,593	9,369,630	8,350,465	"
10	20,868,000	5,673,000	13,193,000	13,137,047	15,273,096	5,191,017	10,656,207	"
17	21,180,000	5,394,000	13,139,000	13,137,047	15,773,124	4,710,957	11,254,618	"
24	21,109,000	5,416,000	13,202,000	13,137,047	13,381,010	4,464,806	14,208,608	"
31	21,474,000	5,113,000	13,288,000	13,137,047	21,466,997	4,389,810	17,036,830	"
February - 7	20,435,000	6,264,000	13,336,000	13,137,047	22,908,661	5,054,438	18,912,445	"
14	20,126,000	6,674,000	13,468,000	13,137,047	22,251,906	5,738,873	18,018,523	"
21	20,083,000	6,888,000	13,652,000	13,137,047	22,539,192	6,202,903	18,091,320	"
28	20,021,000	6,994,000	13,776,000	13,136,440	23,242,035	6,296,535	18,647,068	"
March - 7	19,503,000	7,577,000	13,787,000	13,136,440	22,113,987	6,502,355	17,828,778	"
14	19,406,000	7,712,000	13,855,000	13,136,440	21,923,787	6,804,524	17,476,998	"
21	19,231,000	8,034,000	13,965,000	13,136,440	21,806,194	7,065,422	17,356,203	"
28	19,586,000	7,684,000	13,988,000	13,136,731	22,181,392	7,319,625	17,103,928	"
April - 4	19,866,000	7,316,000	13,826,000	13,136,440	22,058,631	7,074,026	16,763,047	"
11	20,302,000	6,728,000	13,572,000	14,437,065	19,438,782	4,210,976	18,069,993	"
18	20,516,000	6,516,000	13,627,000	13,957,865	18,736,602	3,197,029	17,710,987	"
25	20,561,000	6,488,000	13,706,000	13,528,065	17,884,532	2,698,953	16,978,110	"
May - 2	20,664,000	6,408,000	13,734,000	13,303,065	17,901,148	2,578,451	16,780,380	"
9	20,409,000	6,836,000	13,980,000	13,023,065	17,734,025	3,031,375	16,256,526	"
16	20,023,000	7,497,000	14,185,000	12,988,065	18,222,548	4,084,117	16,354,017	"
23	19,932,000	7,775,000	14,413,000	12,988,065	18,236,480	4,809,183	15,947,268	"
30	19,950,000	8,044,000	14,698,000	13,008,065	18,460,493	5,228,640	16,165,620	"
June - 6	19,857,000	8,468,000	15,012,000	12,988,065	18,321,641	5,753,512	15,927,013	"
13	19,592,000	9,012,000	15,340,000	12,988,065	18,122,098	6,537,132	15,518,897	"
20	19,374,000	9,631,000	15,689,000	13,090,946	17,984,603	7,313,539	15,293,909	"
27	19,609,000	9,664,000	16,016,000	12,987,946	18,257,149	7,807,802	15,034,861	"

		BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
		Held by the Public.	Held in Reserve by the Bank of England.						
		£.	£.	£.	£.	£.	£.	£.	Per Cent.
1846:									
July	4	20,619,000	9,303,000	15,948,000	12,987,142	18,145,319	7,794,200	14,402,460	3½
	11	20,841,000	8,426,000	15,863,000	12,962,147	16,143,726	8,489,416	15,661,286	"
	18	21,001,000	8,139,000	15,770,000	12,962,560	15,382,397	8,162,696	14,904,973	"
	25	20,750,000	8,563,000	15,949,000	12,962,560	14,583,407	3,438,401	14,806,341	"
August	1	20,495,000	8,797,000	15,808,000	12,961,735	14,068,257	3,793,610	13,449,388	"
	8	20,311,000	9,075,000	15,945,000	12,961,735	13,984,578	5,014,260	12,456,737	"
	15	20,855,000	8,601,000	16,045,000	12,961,735	13,848,421	6,165,636	10,794,523	"
	22	20,148,000	9,506,000	16,177,000	12,961,735	13,012,824	6,843,002	10,074,026	"
	29	20,426,000	9,450,000	16,366,000	12,961,735	12,395,457	7,142,212	9,161,868	3
September	5	20,530,000	9,231,000	16,274,000	12,961,735	12,523,550	7,318,919	8,557,109	3
	12	20,018,000	9,347,000	16,354,000	12,961,360	12,321,816	8,198,800	8,095,203	"
	19	19,941,000	9,817,000	16,309,000	12,961,360	13,049,001	8,765,570	8,316,924	"
	26	19,867,000	9,789,000	16,224,000	12,961,360	14,036,157	9,756,977	8,200,770	"
October	3	20,551,000	8,809,000	16,817,000	12,961,360	15,086,775	9,776,195	8,167,143	"
	10	20,772,000	8,306,000	16,582,000	12,961,360	15,227,665	9,901,402	8,322,626	"
	17	21,332,000	7,410,000	15,142,000	12,806,119	12,788,939	5,356,260	9,084,274	"
	24	21,280,000	7,157,000	14,894,000	12,806,119	12,219,710	4,870,737	8,755,441	"
	31	21,376,000	6,934,000	14,808,000	12,806,119	12,175,968	4,622,177	8,761,736	"
November	7	20,971,000	7,265,000	14,760,000	12,808,119	12,153,009	5,428,783	8,281,624	"
	14	20,410,000	7,836,000	14,849,000	12,808,119	12,525,905	6,777,777	7,995,422	"
	21	20,308,000	8,110,000	14,924,000	12,808,119	13,353,675	7,876,390	7,975,058	"
	28	19,988,000	8,326,000	15,008,000	12,808,119	13,562,832	8,447,560	8,018,391	"
December	5	19,867,000	8,402,000	15,003,000	12,807,417	13,853,212	8,612,488	8,303,528	"
	12	19,787,000	8,624,000	15,154,000	12,807,417	13,879,960	9,135,471	7,991,126	"
	19	19,549,000	8,864,000	16,163,000	12,807,417	13,904,284	9,847,743	7,615,708	"
	26	19,628,000	8,814,000	15,067,000	12,827,179	14,654,905	10,341,314	7,696,172	"
1847:									
January	2	20,031,000	8,227,000	14,952,000	12,826,362	15,071,320	9,990,624	7,903,959	3
	9	20,837,000	6,715,000	14,308,000	12,757,326	14,464,948	5,860,631	9,784,767	"
	16	20,679,000	6,546,000	13,949,000	12,757,326	14,450,711	5,034,189	10,339,726	3½
	23	20,599,000	6,167,000	13,443,000	12,757,326	14,489,657	4,668,489	10,355,835	4
	30	20,489,000	5,794,600	12,902,000	12,722,619	14,106,072	4,462,872	9,659,940	"
February	6	19,613,000	5,891,000	12,288,000	12,313,175	14,019,936	4,668,258	9,182,765	"
	13	19,724,000	5,747,000	12,299,000	12,101,987	15,071,256	5,298,594	9,329,852	"
	20	19,482,000	5,977,000	12,215,000	11,990,079	15,039,339	5,669,523	8,837,093	"
	27	19,333,000	6,017,000	12,045,000	11,990,079	15,819,148	5,928,487	9,321,695	"
March	6	19,279,000	5,715,000	11,596,000	11,990,079	16,905,705	6,571,731	9,288,661	"
	13	19,232,000	5,554,000	11,449,000	11,990,079	17,358,712	6,716,162	9,536,137	"
	20	19,069,000	5,419,000	11,282,000	11,990,079	17,650,874	6,471,623	9,962,436	"
	27	19,444,000	4,876,000	11,016,000	11,990,079	17,824,355	6,616,287	9,403,132	"
April	3	19,855,000	3,700,000	10,246,000	11,990,079	18,627,116	6,001,947	9,592,091	"
	10	20,403,000	2,833,000	9,867,000	13,574,444	18,136,377	4,984,375	11,257,744	5
	17	20,243,000	2,558,000	9,330,000	11,677,819	17,111,001	3,011,032	10,004,699	"
	24	19,830,000	2,719,000	9,214,000	11,117,319	16,079,627	2,634,518	9,125,409	"
May	1	19,766,000	2,741,000	9,338,000	10,727,319	16,112,676	2,299,154	9,312,046	"
	8	19,592,000	3,197,000	9,589,000	10,308,141	16,311,781	2,870,109	8,930,328	"
	15	19,174,000	3,793,000	9,870,000	10,549,108	16,662,435	4,319,786	8,751,171	"
	22	18,760,000	4,420,000	9,949,000	11,603,858	16,581,674	6,141,624	8,288,689	"
	29	18,662,000	4,628,000	10,170,000	11,652,305	17,041,936	6,977,853	8,431,900	"
June	5	18,346,000	5,089,000	10,237,000	11,713,101	17,085,495	7,772,708	8,150,646	"
	12	18,218,000	5,375,000	10,359,000	11,713,101	17,853,460	8,693,619	8,938,131	"
	19	17,968,000	5,665,000	10,512,000	11,708,258	17,947,411	9,256,290	8,160,461	"
	26	18,051,000	5,625,000	10,526,000	11,707,217	18,315,772	9,796,647	7,920,706	"
July	3	18,404,000	5,158,000	10,397,000	11,806,386	18,758,130	9,738,622	7,968,314	"
	10	18,973,000	4,331,000	10,086,000	11,636,340	16,747,037	5,245,017	9,305,323	"
	17	19,164,000	4,069,000	9,919,000	11,636,340	15,782,558	4,559,853	8,640,327	"
	24	18,903,000	4,216,000	9,770,000	11,636,340	15,325,476	4,503,516	8,326,425	"
	31	18,892,000	3,775,000	9,331,000	11,636,340	15,724,129	4,503,809	8,316,271	"

		BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
		Held by the Public.	Held in Reserve by the Bank of England.						
		£.	£.	£.	£.	£.	£.	£.	Per Cent.
1847:									
August	7	18,688,000	3,946,000	9,252,000	11,662,280	16,202,175	5,570,806	7,885,897	5½
	14	18,656,000	3,992,000	9,287,000	11,636,340	16,681,409	6,358,298	7,513,891	"
	21	18,127,000	4,486,000	9,240,000	11,636,340	16,116,345	6,830,836	6,931,036	"
	28	18,236,000	4,830,000	9,140,000	11,711,340	16,711,187	7,193,740	7,105,701	"
September	4	18,207,000	4,190,000	8,960,000	11,636,340	17,508,119	7,722,704	6,791,373	"
	11	17,841,000	4,467,000	8,915,000	11,636,340	17,803,384	8,165,782	6,980,993	5 per cent. on Loans till the Oc- tober Di- vidend.
	18	17,932,000	4,273,000	8,880,000	11,636,340	18,740,486	8,749,178	7,185,073	5
	25	18,079,000	4,112,000	8,782,000	11,636,340	20,007,232	9,447,851	7,484,042	5*
October	2	18,712,000	3,400,000	8,565,000	11,661,340	21,259,929	9,329,057	7,961,767	5*
	9	18,640,000	3,322,000	8,409,000	11,426,340	21,437,443	9,414,713	7,713,896	5*
	16	19,359,000	2,630,000	8,431,000	11,088,877	18,063,326	5,406,883	8,674,584	5½
	23	20,318,000	1,547,000	8,313,000	10,899,707	19,467,128	4,766,394	8,580,509	"
								Oct. 25 - - 8	
	30	20,333,000	1,177,000	8,439,000	10,613,607	20,409,897	4,696,032	8,911,442	"
November	6	20,396,000	2,030,000	8,730,000	10,598,607	19,919,915	4,991,313	8,804,395	"
	13	20,051,000	2,798,000	9,259,000	10,583,607	19,560,468	5,991,765	8,312,171	"
	20	19,293,000	4,228,000	10,017,000	10,633,607	18,791,117	7,219,802	7,866,482	"
	27	18,970,000	4,586,000	10,533,000	10,946,594	18,531,810	7,729,572	8,238,554	Nov. 22 - - 7
December	4	18,783,000	5,583,000	11,033,000	10,946,594	18,070,409	7,799,527	8,441,282	6
	11	18,321,000	6,449,000	11,426,000	10,946,594	17,630,931	8,229,759	8,437,376	"
	18	17,758,000	7,551,000	11,991,000	10,998,214	17,158,338	8,763,497	8,606,976	"
	24	17,823,000	7,786,000	12,287,000	11,065,287	16,979,060	9,235,978	8,243,203	5
1848:									
January	1	17,925,000	7,866,000	12,404,000	11,064,422	16,989,221	9,011,568	8,523,108	5
	8	18,561,000	7,315,000	12,578,000	10,993,353	16,345,958	5,414,008	10,858,286	"
	15	19,095,000	7,152,000	12,824,000	11,203,353	15,254,936	4,334,680	10,676,188	"
	22	19,112,000	7,447,000	13,177,000	11,464,665	14,510,368	4,082,448	10,774,870	"
	29	19,142,000	7,640,000	13,390,000	11,553,914	14,821,905	4,171,203	10,768,087	4
February	5	19,186,000	8,075,000	13,822,000	11,553,914	13,888,592	4,574,063	10,299,027	"
	12	18,519,000	9,064,000	14,205,000	11,574,921	13,343,670	5,382,795	9,961,845	"
	19	18,085,000	9,806,000	14,570,000	11,574,921	12,988,392	6,082,033	9,797,938	"
	26	18,180,000	9,922,000	14,761,000	11,574,921	12,933,241	6,417,011	9,560,869	"
March	4	18,376,000	9,880,000	14,874,000	11,574,921	13,115,456	6,574,785	9,249,804	"
	11	17,691,000	10,545,000	14,947,000	11,574,921	12,954,702	6,883,063	9,523,211	"
	18	17,447,000	10,967,000	15,123,000	11,572,180	12,896,563	6,957,302	9,773,110	"
	25	17,663,000	10,963,000	15,317,000	11,688,041	12,857,662	7,452,556	9,353,628	"
April	1	17,668,000	10,875,000	15,211,000	11,721,566	12,936,269	7,140,125	9,580,384	"
	8	18,241,000	9,768,000	14,602,000	12,689,866	12,460,152	4,566,064	11,961,862	"
	15	18,597,000	8,569,000	13,764,000	12,733,680	12,149,833	3,120,901	11,950,962	"
	22	18,762,000	7,860,000	13,228,000	12,268,630	12,001,666	2,321,338	11,435,742	"
	29	18,603,000	7,659,000	12,879,000	12,034,028	12,065,481	2,283,391	11,049,918	"
May	6	18,622,000	7,554,000	12,826,000	11,713,630	11,835,962	2,436,781	10,250,972	"
	13	18,327,000	8,037,000	13,090,000	11,713,630	11,815,920	3,442,607	9,756,433	"
	20	18,095,000	8,266,000	13,379,000	11,713,630	11,630,523	4,417,182	9,189,604	"
	27	17,312,000	8,332,000	13,515,000	11,751,215	11,524,726	4,866,035	9,135,479	"
June	3	17,779,000	9,681,000	13,597,000	11,970,082	11,488,596	5,217,473	9,082,672	"
	10	17,627,000	9,505,000	13,840,000	12,097,257	11,398,651	5,653,823	9,050,342	"
	17	17,377,000	9,375,000	14,169,000	12,090,172	11,148,869	5,911,694	9,157,381	3½
	24	17,329,000	10,008,000	14,308,000	12,411,301	11,229,195	6,600,967	8,553,660	"

* Minimum Rate of Discount remained 6½.

APPENDIX TO REPORT FROM THE

	BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
	Held by the Public.	Held in Reserve by the Bank of England.						
	£.	£.	£.	£.	£.	£.	£.	Per Cent.
1848:								
July - 1	17,681,000	10,065,000	14,418,000	12,522,645	11,266,399	6,603,239	9,019,944	3½
8	18,861,000	9,312,000	14,358,000	13,602,546	11,255,427	4,113,230	11,680,598	"
15	19,145,000	8,449,000	14,263,000	13,207,546	11,200,140	2,621,157	11,709,054	"
22	19,041,000	8,411,000	14,109,000	12,807,546	11,090,948	2,410,857	11,376,888	"
29	18,944,000	8,119,000	13,710,000	12,522,735	11,027,342	2,303,143	10,835,797	"
August - 5	18,692,000	7,998,000	13,397,000	12,462,735	10,951,788	2,888,368	9,968,628	"
12	18,166,000	8,528,000	13,365,000	12,462,735	10,867,119	3,832,141	9,440,513	"
19	18,313,000	8,450,000	13,372,000	12,462,735	10,862,959	4,545,098	8,575,809	"
26	18,119,000	8,734,000	13,504,000	12,462,735	10,899,000	4,868,374	8,715,882	"
September 2	18,099,000	8,785,000	13,510,000	12,462,735	11,368,814	5,021,591	8,824,607	"
9	17,845,000	9,114,000	13,666,000	12,462,735	11,320,639	5,460,328	8,771,338	"
16	17,687,000	9,511,000	13,823,000	12,675,613	11,492,375	6,196,421	8,730,767	"
23	17,311,000	9,926,000	13,865,000	12,776,046	11,530,812	6,799,283	8,691,777	"
30	17,549,000	9,572,000	13,878,000	12,862,296	11,574,473	7,008,836	8,146,311	"
October - 7	17,475,000	9,348,000	13,417,000	12,862,296	11,639,164	6,962,466	8,053,104	"
14	18,334,000	8,405,000	13,259,000	13,845,012	11,202,250	4,297,385	10,674,983	"
21	18,560,000	8,033,000	13,163,000	13,400,019	10,847,210	3,162,909	10,660,880	"
28	18,590,000	8,018,000	13,273,000	12,950,012	10,889,084	2,619,440	10,921,192	"
November 4	18,554,000	8,243,000	13,408,000	12,769,012	10,805,561	2,615,627	10,795,395	3
11	18,066,000	8,895,000	13,879,000	13,329,012	10,758,237	4,088,270	10,648,047	"
18	17,843,000	9,356,000	13,920,000	13,329,012	10,769,002	5,149,495	10,014,544	"
25	17,400,000	9,986,000	14,140,000	13,459,012	10,754,444	5,992,492	9,932,650	"
December 2	17,328,000	10,088,000	14,267,000	13,329,012	10,712,882	6,210,515	9,815,127	"
9	16,962,000	10,772,000	14,524,000	13,329,012	10,668,558	7,061,202	9,567,966	"
16	16,736,000	11,246,000	14,790,000	13,329,012	10,669,617	7,908,643	9,249,649	"
23	16,675,000	11,309,000	15,001,000	13,484,162	10,814,515	8,572,063	8,951,073	"
30	17,130,000	11,097,000	14,955,000	13,694,518	10,957,933	8,598,118	8,871,485	"
1849.								
January - 6	17,250,000	10,985,000	15,025,000	13,599,597	10,825,470	8,419,045	8,814,702	"
13	18,274,000	9,924,000	14,944,000	13,621,954	10,624,760	3,968,284	11,854,171	"
20	18,628,000	9,642,000	15,049,000	13,621,954	10,522,147	3,671,140	11,727,517	"
27	18,678,000	9,638,000	15,042,000	13,882,267	10,427,581	3,877,648	11,642,799	"
February - 3	18,777,000	9,553,000	15,106,000	13,882,207	10,314,654	3,922,307	11,328,544	"
10	18,338,000	10,109,000	15,249,000	14,022,267	10,048,716	4,551,829	11,190,305	"
17	18,288,000	10,308,000	15,392,000	14,022,267	9,916,264	5,303,317	10,491,860	"
24	18,132,000	10,273,000	15,330,000	14,074,183	9,872,296	5,815,929	10,142,742	"
March - 3	18,372,000	9,942,000	15,177,000	14,074,183	10,795,769	6,140,572	9,997,754	"
10	17,902,000	10,646,000	15,297,000	14,074,183	10,698,753	6,667,141	9,997,665	"
17	17,699,000	10,853,000	15,284,000	14,072,844	10,638,064	6,984,258	9,855,826	"
24	17,629,000	10,953,000	15,323,000	14,072,844	10,614,922	7,565,694	9,317,120	"
31	17,946,000	10,461,000	15,198,000	14,072,844	11,278,918	7,830,202	9,287,878	"
April - 7	18,282,000	9,788,000	14,875,000	14,372,844	11,124,586	7,731,781	9,625,222	"
14	19,053,000	8,876,000	14,707,000	14,352,241	10,061,870	3,484,068	11,780,256	"
21	19,078,000	8,692,000	14,510,000	13,952,241	10,047,336	2,806,747	11,815,217	"
28	19,068,000	8,534,000	14,386,000	13,957,269	10,095,826	2,782,190	11,778,602	"
May - 5	19,214,000	8,281,000	14,278,000	14,236,069	10,111,307	3,182,031	11,380,996	"
12	18,956,000	8,505,000	14,308,000	14,085,069	10,013,116	3,797,985	10,752,558	"
19	18,715,000	8,803,000	14,351,000	14,085,069	9,878,145	4,802,145	9,985,529	"
26	18,469,000	9,031,000	14,397,000	14,175,507	9,837,816	5,370,855	9,755,000	"
June - 2	18,361,000	9,192,000	14,442,000	14,175,507	9,824,829	5,640,619	9,707,778	"
9	18,122,000	9,648,000	14,653,000	14,175,507	9,723,675	6,181,026	9,526,150	"
16	17,971,000	10,094,000	14,948,000	14,315,468	9,731,825	6,731,437	9,556,938	"
23	17,867,000	10,437,000	15,188,000	14,327,249	9,721,867	7,380,990	9,336,927	"
30	17,934,000	10,366,000	15,121,000	14,363,848	9,939,670	7,591,504	9,226,639	"

SELECT COMMITTEE ON THE BANK ACTS.

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		BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
		Held by the Public.	Held in Reserve by the Bank of England.						
1849:		£.	£.	£.	£.	£.	£.	£.	Per Cent.
July	7	18,921,000	9,852,000	14,975,000	14,362,960	9,910,970	7,485,212	8,829,368	3
	14	19,453,000	8,473,000	14,768,000	14,432,877	9,685,432	3,104,227	11,468,268	"
	21	19,723,000	8,111,000	14,717,000	14,335,836	9,657,804	2,809,910	11,302,086	"
	28	19,497,000	8,250,000	14,621,000	14,352,877	9,649,334	3,031,025	11,225,003	"
August	4	19,243,000	8,252,000	14,433,000	14,374,877	9,570,412	3,633,856	10,503,334	"
	11	18,746,000	8,903,000	14,561,000	14,282,877	9,551,310	4,712,703	9,953,425	"
	18	18,880,000	8,756,000	14,682,000	14,232,877	9,937,253	5,564,014	9,400,121	"
	25	18,451,000	9,339,000	14,760,000	14,308,576	9,928,590	6,117,532	9,536,827	"
September	1	18,449,000	9,470,000	14,776,000	14,334,255	10,132,598	6,337,090	9,270,111	"
	8	18,066,000	9,842,000	14,803,000	14,334,255	10,126,273	6,972,850	9,065,606	"
	15	17,665,000	10,246,000	14,860,000	14,334,255	10,403,105	7,729,860	9,085,206	"
	22	17,433,000	10,814,000	15,115,000	14,354,859	10,721,590	8,528,948	9,112,962	"
	29	18,131,000	10,161,000	15,254,000	14,385,582	11,511,145	9,068,559	8,801,393	"
October	6	18,030,000	10,238,000	15,119,000	14,385,582	11,875,435	9,029,698	9,103,234	"
	13	18,583,000	9,567,000	15,082,000	14,192,871	10,732,880	3,867,050	10,814,916	"
	20	19,048,000	9,204,000	15,040,000	14,228,068	9,824,113	4,738,700	10,495,719	"
	27	18,951,000	9,520,000	15,259,000	14,228,068	9,823,691	4,858,589	10,738,142	"
November	3	18,881,000	9,725,000	15,476,000	14,228,068	9,744,810	5,347,502	10,399,754	"
	10	18,416,000	10,402,000	15,821,000	14,228,068	9,753,886	6,221,770	10,352,089	"
	17	18,182,000	11,028,000	16,038,000	14,322,087	9,730,592	7,248,920	9,912,504	"
	24	17,909,000	11,571,000	16,380,000	14,338,973	9,660,032	8,098,047	9,456,116	2½
December	1	18,027,000	11,693,000	16,512,000	14,338,973	9,770,189	8,462,655	9,390,006	"
	8	17,922,000	12,062,000	16,773,000	14,338,973	10,016,315	8,931,249	9,519,954	"
	15	17,953,000	12,185,000	16,991,000	14,350,880	10,803,418	9,529,986	9,928,865	"
	22	17,803,000	12,481,000	17,081,000	14,350,880	10,860,565	10,263,704	9,488,580	"
	29	18,227,000	12,012,000	17,016,000	14,350,880	11,478,064	10,559,491	9,364,105	"
1850:									
January	5	18,257,000	12,011,000	17,020,000	14,375,681	11,691,026	10,321,413	9,735,268	2½
	12	19,086,000	10,990,000	16,814,000	14,296,554	10,099,051	5,974,800	11,241,118	"
	19	19,333,000	10,731,000	16,816,000	14,296,554	9,848,040	5,599,761	11,070,694	"
	26	19,706,000	10,355,000	16,784,000	14,296,554	9,888,402	5,499,042	10,805,883	"
February	2	19,625,000	10,479,000	16,811,000	14,296,554	9,828,739	5,727,761	10,591,701	"
	9	19,421,000	10,704,000	16,850,000	14,296,554	9,712,705	6,272,030	10,160,268	"
	16	19,187,000	11,154,000	17,090,000	14,399,368	9,657,067	7,087,030	9,848,781	"
	23	18,889,000	11,438,000	17,122,000	14,399,368	9,687,835	7,639,031	9,749,036	"
March	2	19,008,000	11,368,000	17,126,000	14,419,732	10,425,030	7,838,208	9,881,899	"
	9	18,828,000	11,519,000	17,133,000	14,419,732	10,863,797	8,160,205	10,185,000	"
	16	19,009,000	11,478,000	17,273,000	14,418,854	11,322,296	8,542,182	10,260,861	"
	23	18,619,000	11,854,000	17,280,000	14,418,854	11,294,119	9,241,322	9,943,548	"
	30	19,452,000	10,849,000	17,079,000	14,418,854	12,267,353	9,571,047	9,526,633	"
April	6	19,374,000	10,816,000	16,936,000	14,418,854	11,981,434	9,255,123	10,024,993	"
	13	20,048,000	9,997,000	16,759,000	14,209,962	9,744,702	4,914,388	10,969,369	"
	20	20,335,000	9,538,000	16,630,000	14,292,170	9,779,210	4,627,818	10,946,342	"
	27	20,296,000	9,642,000	16,647,000	14,292,170	9,781,347	4,693,443	10,907,429	"
May	4	20,107,000	9,817,000	16,573,000	14,292,170	9,778,216	4,997,054	10,649,502	"
	11	19,901,000	9,927,000	16,565,000	14,292,170	9,708,822	5,830,623	9,945,704	"
	18	19,469,000	10,494,000	16,631,000	14,292,170	9,746,392	6,764,415	9,582,999	"
	25	19,043,000	10,885,000	16,702,000	14,316,185	9,697,076	7,287,063	9,608,436	"
June	1	19,215,000	10,788,000	16,738,000	14,316,185	9,760,048	7,577,660	9,215,738	"
	8	19,165,000	10,922,000	16,866,000	14,316,185	10,267,023	8,034,220	9,450,246	"
	15	19,460,000	10,739,000	16,942,000	14,315,770	11,057,149	8,415,694	9,646,380	"
	22	18,853,000	11,339,000	16,967,000	14,315,770	11,115,436	9,273,119	9,473,140	"
	29	19,301,000	10,925,000	16,957,000	14,375,826	11,879,773	9,879,111	9,167,709	"
July	6	19,457,000	10,696,000	16,869,000	14,374,908	11,943,840	9,564,513	9,273,018	"
	13	20,274,000	9,770,000	16,844,000	14,294,583	10,522,279	5,090,507	11,263,012	"
	20	20,568,000	9,689,000	16,911,000	14,285,583	10,184,860	4,645,194	11,122,418	"
	27	20,761,000	9,421,000	16,842,000	14,285,583	10,166,075	5,022,745	10,404,440	"

	BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
	Held by the Public.	Held in Reserve by the Bank of England.						
1850:	£.	£.	£.	£.	£.	£.	£.	Per Cent.
August - 3	20,714,000	9,477,000	16,322,000	14,285,566	10,139,611	5,480,874	0,976,414	2½
10	20,149,000	9,978,000	16,302,000	14,430,847	10,096,045	6,288,402	9,717,785	"
17	19,827,000	10,377,000	16,354,000	14,430,847	10,584,408	7,261,305	9,569,822	"
24	19,620,000	10,697,000	16,856,000	14,430,847	10,720,307	7,927,165	9,377,694	"
31	19,683,000	10,421,000	16,770,000	14,430,847	11,419,381	8,261,281	9,281,099	"
September 7	19,482,000	10,619,000	16,707,000	14,430,847	11,700,259	8,885,796	9,106,676	"
14	19,242,000	10,947,000	16,795,000	14,432,280	11,908,694	9,488,907	9,032,865	"
21	18,862,000	11,314,000	16,312,000	14,433,280	12,158,839	10,322,879	8,968,161	"
28	19,033,000	11,050,000	16,707,000	14,433,280	12,985,843	10,854,230	8,877,696	"
October - 5	19,364,000	10,527,000	16,452,000	14,443,687	13,389,579	10,652,937	8,899,290	"
12	19,467,000	10,231,000	16,305,000	14,443,687	13,194,799	10,594,649	8,850,077	"
19	20,140,000	9,204,000	16,015,000	14,228,901	10,772,545	6,234,496	9,550,613	"
26	19,620,000	9,587,000	15,973,000	14,228,901	10,866,740	6,264,823	9,936,411	"
November 2	19,722,000	9,703,000	16,025,000	14,228,901	11,088,486	6,594,391	9,932,226	"
9	19,264,000	10,151,000	16,096,000	14,228,901	10,980,140	7,302,189	9,718,433	"
16	19,102,000	10,397,000	16,176,000	14,228,901	11,320,567	8,240,884	9,385,599	"
23	18,602,000	10,983,000	16,220,000	14,228,901	11,719,370	9,040,581	9,558,819	"
30	18,607,000	10,763,000	16,010,000	14,228,901	12,461,368	9,398,752	9,789,794	"
December 7	18,707,000	10,642,000	15,942,000	14,228,901	12,792,488	9,775,399	9,511,556	"
14	18,280,000	10,903,000	15,820,000	14,228,901	12,678,322	10,274,399	9,275,629	"
21	18,406,000	10,234,000	15,359,000	14,233,252	13,762,797	10,783,808	9,201,634	"
28	18,574,000	9,778,000	14,964,000	14,233,252	14,459,608	11,022,817	9,147,039	3
1851:								
January 4	19,087,000	9,236,000	14,830,000	14,232,319	15,181,698	10,796,555	9,480,319	"
11	19,678,000	8,132,000	14,642,000	14,150,256	18,511,364	6,455,107	10,975,856	"
18	19,947,000	7,971,000	14,526,000	14,150,256	12,619,768	5,847,019	10,517,783	"
25	19,492,000	8,298,000	14,431,000	14,145,156	12,339,494	5,756,995	10,721,309	"
February - 1	19,630,000	8,074,000	14,347,000	14,145,696	11,946,360	6,051,128	9,787,615	"
8	19,175,000	8,463,000	14,278,000	14,145,696	11,834,247	6,723,916	9,360,278	"
15	18,910,000	8,848,000	14,474,000	14,145,696	11,888,361	7,164,484	9,423,679	"
22	18,712,000	9,049,000	14,436,000	14,145,696	12,135,618	7,617,014	9,497,519	"
March - 1	19,236,000	8,537,000	14,448,000	14,145,696	13,174,857	7,794,344	9,521,505	"
8	18,994,000	8,739,000	14,424,000	14,145,696	13,030,554	8,016,287	9,363,092	"
15	18,756,000	8,956,000	14,416,000	14,145,250	12,904,218	8,227,989	9,267,826	"
22	18,495,000	9,221,000	14,399,000	14,145,250	12,907,809	7,792,245	8,977,263	"
29	18,962,000	8,594,000	14,246,000	14,145,250	14,063,963	8,999,881	9,266,234	"
April - 5	19,065,000	8,229,000	13,907,000	14,145,250	14,147,070	8,866,091	9,572,840	"
12	19,946,000	7,020,000	13,590,000	14,086,798	11,901,832	4,723,323	10,164,340	"
19	19,847,000	6,887,000	13,542,000	13,936,798	11,638,650	4,102,458	10,256,573	"
26	19,869,000	6,798,000	13,290,000	13,929,905	11,509,951	4,308,927	9,812,983	"
May - 3	19,685,000	6,957,000	13,254,000	14,125,102	11,441,155	4,762,496	9,563,751	"
10	19,453,000	7,196,000	13,272,000	13,606,362	11,508,890	5,154,596	8,963,891	"
17	19,126,000	7,579,000	13,366,000	13,590,988	11,887,695	6,017,417	8,921,477	"
24	19,027,000	7,879,000	13,568,000	13,593,235	11,981,795	6,082,509	8,743,887	"
31	19,398,000	7,515,000	13,705,000	13,593,235	12,508,833	6,868,791	8,806,603	"
June - 7	19,008,000	8,190,000	13,837,000	13,544,329	12,558,110	7,488,615	8,726,683	"
14	18,881,000	8,417,000	13,926,000	13,544,281	12,837,529	7,809,278	8,907,866	"
21	18,915,000	8,532,000	14,198,000	13,544,281	13,234,757	8,635,559	8,713,685	"
28	19,256,000	8,437,000	14,318,000	13,544,281	14,246,662	9,102,585	9,012,082	"
July - 5	19,545,000	8,037,000	14,213,000	13,545,235	14,251,192	8,931,362	8,695,802	"
12	20,191,000	7,259,000	14,018,000	13,464,021	12,389,725	4,319,348	10,440,830	"
19	20,634,000	6,650,000	13,863,000	13,464,021	11,303,076	3,957,006	9,583,816	"
26	20,516,000	6,709,000	13,817,000	13,464,021	11,600,605	4,295,495	9,097,562	"
August - 2	20,346,000	6,922,000	13,895,000	13,464,021	11,800,143	4,758,458	9,002,461	"
9	20,151,000	7,190,000	13,854,000	13,464,021	12,078,245	5,513,244	8,719,460	"
16	20,132,000	7,412,000	14,177,000	13,464,216	12,698,000	6,393,552	8,617,141	"
23	19,745,000	7,878,000	14,228,000	13,464,216	12,884,841	7,161,085	8,507,179	"
30	19,716,000	8,047,000	14,362,000	13,464,216	13,391,746	7,607,965	8,525,022	"

SELECT COMMITTEE ON THE BANK ACTS.

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	BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
	Held by the Public.	Held in Reserve by the Bank of England.						
	£.	£.	£.	£.	£.	£.	£.	Per Cent.
1851:								
September 6	19,363,000	8,844,000	14,290,000	13,464,216	13,193,878	8,093,413	8,121,431	8
13	19,111,000	8,827,000	14,516,000	13,464,216	13,437,245	8,757,770	8,193,065	"
20	18,952,000	9,123,000	14,665,000	13,464,216	13,785,274	9,386,100	8,207,807	"
27	19,178,000	9,178,000	14,953,000	13,464,216	14,247,837	9,886,439	8,229,829	"
October 4	19,458,000	8,958,000	14,991,000	13,464,216	14,624,018	9,655,588	8,556,950	"
11	19,572,000	8,883,000	15,051,000	13,464,216	14,337,386	9,728,421	8,683,515	"
18	20,676,000	7,782,060	15,055,000	13,241,768	13,083,883	5,396,169	10,339,401	"
25	20,698,000	7,917,000	15,232,000	13,241,768	12,843,838	5,175,853	10,474,704	"
November 1	20,469,000	8,175,000	15,290,000	13,241,768	12,688,022	5,437,553	10,337,251	"
8	20,132,000	8,561,000	15,259,000	13,241,768	12,215,267	6,086,141	9,549,304	"
15	19,585,000	9,529,000	15,695,000	13,241,768	11,818,439	6,938,290	9,308,899	"
22	19,355,000	10,104,000	16,020,000	13,241,768	11,589,520	7,300,341	9,290,436	"
29	19,224,000	10,312,000	16,134,000	13,241,768	11,573,465	7,745,054	9,129,575	"
December 6	18,855,000	11,048,000	16,519,000	13,241,768	11,547,043	8,077,344	9,539,186	"
13	18,889,000	11,391,000	16,921,000	13,241,768	11,454,732	8,534,018	9,358,848	"
20	18,676,000	12,142,000	17,414,000	13,244,220	11,366,148	9,202,522	9,360,449	"
27	18,720,000	12,024,000	17,320,000	13,291,937	11,746,805	9,620,146	9,281,391	"
1852:								
January 3	19,285,000	11,707,000	17,558,000	13,290,972	12,214,222	9,447,516	9,371,117	2½
10	20,241,000	10,787,000	17,516,000	13,233,763	11,746,188	5,292,524	12,001,829	"
17	21,038,000	10,113,000	17,725,000	13,269,098	11,388,226	4,715,163	11,656,776	"
24	20,640,000	10,742,000	17,984,000	13,269,098	11,336,325	4,768,121	12,187,177	"
31	20,739,000	10,919,000	18,215,000	13,420,923	11,255,501	4,846,972	12,347,634	"
February 7	20,348,000	11,364,000	18,282,000	13,420,923	11,181,921	5,263,972	12,128,638	"
14	20,708,000	11,386,000	18,596,000	13,524,391	11,125,457	5,925,306	11,552,777	"
21	20,188,000	12,229,000	18,948,000	13,550,532	10,979,880	6,392,181	11,916,013	"
28	20,523,000	12,209,000	19,239,000	13,558,099	11,886,983	6,723,106	11,658,452	"
March 6	20,237,000	12,660,000	19,410,000	13,565,323	11,602,383	6,902,929	12,124,056	"
13	20,235,000	12,913,000	19,674,000	13,567,593	11,751,508	6,964,540	12,558,987	"
20	19,980,000	13,196,000	19,746,000	13,567,593	11,722,150	7,520,393	12,300,704	"
27	20,150,000	13,140,000	19,816,000	13,567,593	11,689,599	7,978,820	11,644,776	"
April 3	20,687,000	12,397,000	19,597,000	13,567,593	11,720,843	7,687,708	11,191,626	"
10	21,208,000	11,626,000	19,245,000	14,301,095	11,225,844	4,764,651	13,992,932	2
17	22,056,000	11,024,000	19,560,000	13,395,779	11,086,331	3,265,285	13,906,918	"
24	21,599,000	11,500,000	19,533,000	13,325,779	10,999,619	2,993,373	14,472,598	"
May 1	21,832,000	11,586,000	19,901,000	13,328,023	11,022,332	3,194,817	14,365,920	"
8	21,845,000	11,887,000	20,231,000	13,338,023	10,888,495	3,526,451	14,130,767	"
15	21,670,000	12,149,000	20,305,000	13,451,657	10,765,581	4,265,675	13,686,289	"
22	21,304,000	12,805,000	20,629,000	13,833,241	10,662,928	5,132,209	13,788,837	"
29	21,645,000	12,542,000	20,687,000	13,874,572	10,704,645	5,566,299	13,182,382	"
June 5	21,685,000	12,667,000	20,839,000	14,174,572	10,697,573	6,119,961	13,030,750	"
12	21,285,000	13,440,000	21,184,000	13,874,526	10,873,025	6,092,573	13,678,855	"
19	21,437,000	13,616,000	21,435,000	13,874,526	10,868,650	6,850,819	13,030,979	"
26	21,342,000	14,245,000	22,042,000	13,874,526	10,755,395	7,596,979	12,834,028	"
July 3	22,241,000	13,534,000	22,197,000	13,878,545	11,773,967	7,647,476	12,968,501	"
10	23,380,000	12,499,000	22,232,000	14,124,546	11,407,460	3,908,478	15,429,582	"
17	23,748,000	11,911,000	21,969,000	13,979,616	10,671,902	3,077,870	14,715,088	"
24	23,231,000	12,477,000	22,065,000	13,784,546	10,782,182	2,802,361	15,464,288	"
31	23,479,000	11,850,000	21,710,000	13,790,720	10,799,655	3,195,152	14,506,774	"
August 7	23,040,000	12,116,000	21,474,000	13,790,720	10,756,634	3,823,713	13,885,973	"
14	22,953,000	12,667,000	21,926,000	14,089,495	10,740,159	4,828,920	13,088,523	"
21	22,760,000	12,665,000	21,874,000	14,139,338	10,714,100	5,844,525	12,945,084	"
28	22,620,000	12,825,000	21,914,000	14,189,182	10,646,723	6,318,423	12,638,205	"
September 4	22,811,000	12,543,000	21,853,000	14,189,182	11,100,487	6,667,129	12,136,546	"
11	22,086,000	13,264,000	21,894,000	14,189,182	11,116,843	7,287,944	12,330,726	"
18	21,953,000	13,202,000	21,867,000	14,189,182	11,325,130	8,010,476	11,919,586	"
25	21,513,000	13,620,000	21,812,000	14,189,182	11,662,783	8,792,451	11,838,130	"

APPENDIX TO REPORT FROM THE

		BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
		Held by the Public.	Held in Reserve by the Bank of England.						
		£.	£.	£.	£.	£.	£.	£.	Per Cent.
1852:									
October	2	22,244,000	12,740,000	21,554,000	14,189,182	12,474,729	8,935,158	11,532,546	2
	9	22,252,000	12,656,000	21,718,000	14,189,182	12,483,569	9,076,438	11,493,050	"
	16	23,660,000	11,392,000	21,670,000	13,950,375	11,187,061	4,898,568	13,107,481	"
	23	23,160,000	11,576,000	21,244,000	13,950,375	11,179,558	4,449,346	13,670,230	"
	30	23,813,000	10,954,000	21,158,000	13,950,375	11,296,193	4,664,600	12,801,729	"
November	6	23,351,000	11,242,000	20,895,000	13,950,375	11,362,535	5,040,143	12,653,673	"
	13	23,202,000	11,497,000	21,273,000	13,962,688	11,493,768	5,973,230	12,367,099	"
	20	22,671,000	12,127,000	21,322,000	13,962,688	11,605,603	6,661,061	12,414,448	"
	27	22,703,000	12,506,000	21,708,000	13,962,688	11,963,622	7,258,422	12,493,548	"
December	4	22,723,000	12,524,000	21,808,000	13,962,688	12,410,821	7,637,710	12,699,303	"
	11	22,556,000	12,415,000	21,510,000	13,962,688	12,620,203	7,953,077	12,507,244	"
	18	22,236,000	12,259,000	21,165,000	13,962,688	13,356,036	8,648,726	12,496,270	"
	24	22,226,000	11,846,000	20,749,000	13,962,688	14,135,952	9,297,726	12,264,343	"
1853:									
January	1	23,054,000	10,960,000	20,528,000	13,961,691	15,875,756	9,266,342	12,993,952	"
	8	23,361,000	9,809,000	19,766,000	13,870,796	15,025,553	5,771,914	14,310,648	2½
	15	23,662,000	9,004,000	19,149,000	13,870,796	14,157,548	4,939,878	13,284,158	"
	22	23,474,000	9,444,000	19,405,000	13,830,407	14,170,745	4,998,754	13,727,637	3
	29	23,984,000	9,511,000	19,043,000	13,800,613	13,654,165	5,235,993	13,066,193	"
February	5	22,696,000	9,339,000	18,701,000	13,764,651	13,705,812	5,568,205	12,606,230	"
	12	22,305,000	9,495,000	18,402,000	13,648,600	13,790,758	6,239,297	12,012,578	"
	19	22,081,000	9,667,000	18,315,000	13,619,393	14,177,702	6,738,059	12,081,941	"
	26	21,990,000	9,662,000	18,191,000	13,488,853	14,926,214	7,062,129	12,397,543	"
March	5	22,276,000	10,086,000	18,894,000	13,464,538	15,401,220	7,312,751	12,622,301	"
	12	21,713,000	10,666,000	18,978,000	13,464,538	15,390,627	7,607,914	13,051,136	"
	19	21,465,000	11,132,000	19,163,000	13,464,538	15,447,272	8,203,555	12,874,698	"
	26	21,794,000	10,790,000	19,123,000	13,464,538	15,931,447	8,468,758	12,721,782	"
April	2	22,387,000	10,183,000	19,007,000	13,464,538	16,385,120	8,234,115	12,690,203	"
	9	22,977,000	9,839,000	19,226,000	13,671,382	14,875,627	4,733,198	14,933,897	"
	16	23,613,000	8,907,000	18,793,000	13,221,382	14,085,037	3,780,216	13,622,968	"
	23	23,408,000	8,684,000	18,554,000	13,221,382	13,632,497	3,712,989	13,206,923	"
	30	23,125,000	8,684,000	18,355,000	13,221,382	13,506,745	3,934,322	12,922,020	"
May	7	23,470,000	8,274,000	18,225,000	13,221,382	13,608,166	4,265,469	12,201,614	"
	14	23,163,000	8,428,000	18,219,000	13,124,653	14,014,176	5,095,691	12,011,402	"
	21	22,639,000	8,734,000	17,951,000	13,124,653	14,368,263	5,815,477	11,953,498	"
	28	22,582,000	8,872,000	17,945,000	13,124,653	14,021,714	5,606,412	11,935,583	"
June	4	23,423,000	8,367,000	18,254,000	13,124,653	14,632,359	4,635,454	12,902,839	3½
	11	23,083,000	8,908,000	18,480,000	13,124,910	14,246,232	3,737,044	14,033,701	"
	18	22,696,000	9,420,000	18,636,000	13,123,910	13,700,971	4,615,831	13,174,519	"
	25	22,632,000	9,563,000	18,665,000	13,118,010	13,705,389	5,332,113	12,332,410	"
July	2	22,848,000	9,204,000	18,554,000	13,116,997	14,372,331	5,615,362	12,504,620	"
	9	23,807,000	8,102,000	18,264,000	14,497,333	13,680,203	3,953,330	13,508,613	"
	16	23,388,000	7,662,000	18,023,000	13,757,333	13,064,310	2,382,814	13,422,004	"
	23	23,627,000	7,833,000	17,829,000	13,537,333	12,558,013	1,849,658	13,179,838	"
	30	23,352,000	7,971,000	17,739,000	13,337,333	12,466,213	2,175,265	12,755,088	"
August	6	23,523,000	7,529,000	17,435,000	13,027,333	13,226,701	2,216,227	12,475,528	"
	13	23,100,000	7,863,000	17,310,000	13,027,582	13,611,721	3,315,392	12,190,020	"
	20	23,003,000	7,645,000	17,172,000	13,027,582	13,876,950	4,063,046	11,623,583	"
	27	22,776,000	7,756,000	16,963,000	13,027,582	13,830,835	4,601,685	11,133,356	"
September	3	22,466,000	7,697,000	16,500,000	12,773,176	14,546,194	4,701,598	11,017,313	4
	10	22,198,000	7,669,000	16,201,000	12,767,018	14,957,874	5,251,010	10,862,058	"
	17	22,422,000	6,977,000	15,862,000	12,527,893	16,740,682	6,007,833	11,053,973	4½
	24	21,936,000	7,180,000	15,681,000	12,339,083	17,143,223	6,712,265	10,339,185	"
October	1	22,773,000	6,259,000	15,613,000	12,339,083	19,124,799	6,738,755	11,885,565	5
	8	22,840,000	6,362,000	15,749,000	12,339,083	18,941,549	6,857,898	11,633,687	"
	15	23,667,000	5,013,000	15,271,000	12,455,161	17,425,039	3,700,859	12,664,226	"
	22	23,145,000	5,214,000	14,960,000	11,319,072	17,254,452	2,903,045	12,390,653	"
	29	22,987,000	5,672,000	15,271,000	11,498,152	17,255,890	3,628,809	12,322,678	"

		BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
		Held by the Public.	Held in Reserve by the Bank of England.						
		£.	£.	£.	£.	£.	£.	£.	Per Cent.
1853 :									
November	5	22,627,000	6,420,000	15,680,000	11,498,152	16,749,699	4,077,159	12,171,082	5
	12	22,181,000	7,006,000	15,856,000	11,766,243	16,432,451	5,009,222	11,781,769	"
	19	21,591,000	7,560,000	15,819,000	12,477,425	15,989,650	6,034,154	11,682,208	"
	26	21,344,000	7,050,000	15,080,000	13,489,037	16,315,862	7,534,179	11,012,432	"
December	3	21,206,000	7,201,000	15,093,000	13,622,039	16,586,818	7,659,924	11,480,162	"
	10	21,045,000	7,575,000	15,341,000	15,043,730	16,525,237	10,027,166	10,910,077	"
	17	20,606,000	8,124,000	15,443,000	15,043,730	16,237,015	10,492,686	10,699,684	"
	24	20,810,000	8,181,000	15,819,000	15,043,730	16,643,651	11,157,724	10,607,922	"
	31	21,078,000	8,102,000	15,853,000	15,044,330	17,576,123	11,409,933	11,041,049	"
1854 :									
January	7	21,348,000	7,801,000	15,831,000	14,833,299	16,736,409	8,291,993	12,744,634	"
	14	21,941,000	7,443,000	16,069,000	13,644,025	14,663,295	3,213,993	14,140,492	"
	21	22,272,000	7,135,000	16,096,000	13,537,638	14,297,849	2,646,783	13,894,599	"
	28	22,348,000	7,169,000	16,223,000	13,232,716	13,988,622	2,516,384	13,486,234	"
February	4	22,557,000	6,967,000	16,227,000	12,537,716	13,570,465	2,121,718	12,608,926	"
	11	22,109,000	7,358,000	16,204,000	11,941,666	13,415,280	1,981,907	12,357,045	"
	18	21,655,000	7,858,000	16,253,000	11,757,704	13,846,376	2,440,107	12,177,209	"
	25	21,699,000	7,816,000	16,286,000	11,757,704	13,247,442	2,722,345	11,630,574	"
March	4	21,558,000	7,600,000	15,909,000	11,751,555	13,241,821	2,741,851	11,244,639	"
	11	21,014,000	7,627,000	15,397,000	11,747,728	13,054,655	2,899,597	10,887,396	"
	18	20,784,000	7,279,000	14,823,000	11,844,700	14,512,895	3,678,817	11,305,383	"
	25	21,241,000	6,633,000	14,629,000	11,792,116	15,757,604	4,423,827	11,092,226	"
April	1	21,684,000	6,998,000	14,450,000	11,607,616	16,522,726	4,445,788	11,037,153	"
	8	22,411,000	4,969,000	14,141,000	13,939,132	15,720,271	2,683,754	13,819,988	"
	15	22,490,000	4,278,000	13,511,000	13,686,596	14,763,256	1,765,364	12,795,201	"
	22	22,270,000	4,292,000	13,314,000	13,349,067	14,336,835	1,767,723	12,053,525	"
	29	22,247,000	3,941,000	12,916,000	13,080,679	14,438,192	2,018,493	11,310,805	"
May	6	21,974,000	3,900,000	12,608,000	12,566,607	14,749,460	2,338,822	10,688,581	"
	13	21,144,000	4,713,000	12,589,000	11,625,492	15,144,039	2,748,437	10,587,010	5½
	20	20,679,000	5,100,000	12,514,000	10,406,309	15,425,281	2,671,551	10,146,428	"
	27	20,459,000	5,553,000	12,741,000	9,856,309	15,441,966	2,489,944	10,283,180	"
June	3	20,540,000	5,467,000	12,750,000	9,856,309	15,494,525	2,557,654	10,212,244	"
	10	20,314,000	5,668,000	12,728,000	10,024,481	15,799,944	2,993,668	10,483,130	"
	17	19,700,000	6,073,000	13,102,000	9,720,499	15,374,237	3,212,382	10,513,491	"
	24	19,614,000	7,519,000	13,870,000	9,851,250	15,584,007	4,852,805	10,114,383	"
July	1	20,099,000	7,385,000	14,216,000	10,332,795	16,750,401	5,315,198	11,119,344	"
	8	20,521,000	6,777,000	14,021,000	12,977,237	15,920,198	4,948,822	12,571,329	"
	15	20,683,000	6,403,000	13,824,000	12,470,237	14,234,926	3,207,955	11,655,973	"
	22	20,657,000	6,244,000	13,634,000	11,810,383	13,819,415	2,058,785	11,609,399	"
	29	20,515,000	6,257,000	13,484,000	11,775,383	13,610,093	2,302,361	11,124,260	"
August	5	20,302,000	6,291,000	13,300,000	11,360,383	13,638,937	2,347,590	10,609,663	5
	12	20,164,000	6,669,000	13,562,000	10,680,493	14,101,584	2,990,274	10,153,899	"
	19	20,123,000	6,880,000	13,701,000	11,030,878	14,740,797	3,891,195	10,380,618	"
	26	20,048,000	6,896,000	13,635,000	10,969,279	14,400,809	3,974,674	9,975,033	"
September	2	19,852,000	6,836,000	13,368,000	10,980,029	15,178,013	3,996,427	10,402,859	"
	9	19,622,000	7,008,000	13,322,000	10,996,955	14,719,492	4,342,706	9,766,245	"
	16	19,583,000	7,049,000	13,279,000	10,996,955	15,353,432	4,985,233	9,780,712	"
	23	19,298,000	7,294,000	13,229,000	10,996,955	15,487,091	5,363,572	9,768,357	"
	30	19,965,000	6,499,000	13,060,000	11,006,210	16,912,843	5,786,582	9,924,277	"
October	7	19,959,000	6,391,000	12,972,000	11,015,466	16,677,317	5,766,065	9,598,807	"
	14	20,678,000	5,755,000	12,905,000	11,079,038	15,116,462	2,554,622	11,216,564	"
	21	20,871,000	5,947,000	13,406,000	11,113,273	14,742,463	1,893,487	11,702,867	"
	28	20,936,000	6,086,000	13,581,000	10,960,762	14,556,912	1,905,513	11,441,511	"
November	4	20,604,000	6,366,000	13,525,000	11,524,492	14,155,089	2,858,100	10,932,023	"
	11	20,239,000	6,710,000	13,580,000	11,413,016	13,899,081	3,525,577	10,243,333	"
	18	19,828,000	7,024,000	13,495,000	11,429,871	13,850,566	4,465,918	9,685,004	"
	25	19,750,000	7,353,000	13,710,000	11,461,703	13,850,146	4,782,390	9,715,309	"

		BANK NOTES		Total Amount of Bullion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate of Interest.
		Held by the Public.	Held in Reserve by the Bank of England.						
		£.	£.	£.	£.	£.	£.	£.	Per Cent.
1854 :									
December	2	19,617,000	7,627,000	13,870,000	11,617,738	13,710,468	4,994,893	9,759,246	5
	9	19,405,000	7,929,000	14,005,000	11,604,267	13,782,478	5,545,408	9,691,373	"
	16	19,039,000	8,331,000	14,029,000	11,565,237	13,869,287	6,035,675	9,710,512	"
	23	19,125,000	8,353,000	14,137,000	11,609,583	14,581,408	6,560,414	10,009,957	"
	30	19,401,000	7,780,000	13,853,000	11,611,553	15,806,634	6,695,436	10,558,387	"
1855 :									
January	6	19,682,000	7,307,000	13,667,000	11,611,890	15,481,226	6,891,261	9,981,364	"
	13	20,117,000	5,763,000	12,539,000	11,731,427	14,085,963	2,294,292	10,842,792	"
	20	20,046,000	5,463,000	12,162,000	11,637,721	14,196,909	2,257,127	10,842,328	"
	27	19,783,000	5,889,000	12,355,000	11,528,652	14,320,311	2,897,554	10,698,258	"
February	3	19,826,000	6,266,000	12,800,000	11,538,652	14,590,176	3,740,512	10,583,727	"
	10	19,528,000	6,535,000	12,758,000	11,553,652	14,566,089	4,463,869	10,047,316	"
	17	19,246,000	7,067,000	12,981,000	11,538,227	14,584,340	4,898,602	10,174,871	"
	24	19,062,000	7,300,000	13,045,000	11,539,540	14,522,432	4,855,455	10,449,182	"
March	3	19,098,000	7,415,000	13,190,000	11,626,463	15,012,782	5,033,184	10,607,057	"
	10	18,968,000	7,944,000	13,622,000	11,542,385	14,880,844	4,828,237	11,149,103	"
	17	18,984,000	8,496,000	14,201,000	11,583,885	14,521,596	5,077,843	11,155,862	"
	24	19,058,000	9,129,000	14,922,000	11,581,067	14,279,061	5,589,467	11,146,540	"
	31	19,488,000	9,022,000	15,206,000	11,581,067	14,091,941	5,384,834	10,932,629	"
April	7	19,812,000	8,580,000	15,079,000	13,026,749	13,655,995	6,008,895	11,396,875	4½
	14	20,384,000	7,967,000	15,023,000	13,673,713	13,266,068	2,720,640	14,233,796	"
	21	20,283,000	8,089,000	15,056,000	14,274,373	13,032,442	4,450,664	13,019,567	"
	28	20,360,000	8,432,000	15,499,000	14,214,373	12,944,224	4,468,013	13,173,482	"
May	5	20,168,000	8,743,000	15,619,000	13,591,373	12,721,050	4,337,590	12,645,651	4
	12	19,919,000	9,417,000	16,045,000	11,016,374	12,543,800	2,733,908	12,205,207	"
	19	19,622,000	10,281,000	16,648,000	10,823,132	12,455,155	3,358,272	12,230,771	"
	26	19,617,000	10,720,000	17,065,000	12,110,721	12,315,806	5,196,161	11,982,316	"
June	2	19,740,000	11,343,000	17,789,000	12,677,816	12,419,158	5,211,168	13,282,876	"
	9	19,451,000	11,606,000	17,764,000	12,702,488	12,305,431	5,447,207	13,168,985	"
	16	19,536,000	11,814,000	18,061,000	12,681,068	12,399,704	5,586,754	13,307,714	3½
	23	19,542,000	11,887,000	18,169,000	12,896,068	12,863,957	6,486,685	13,224,470	"
	30	20,166,000	11,139,000	18,019,000	12,896,068	13,497,443	6,146,999	13,434,749	"
July	7	20,483,000	10,412,000	17,584,000	13,757,224	13,328,806	6,852,350	12,586,891	"
	14	20,979,000	9,653,000	17,329,000	13,656,190	12,681,833	2,811,014	15,048,543	"
	21	20,773,000	9,208,000	16,644,000	13,071,978	12,706,108	3,178,033	13,604,199	"
	28	20,965,000	8,781,000	16,385,000	13,092,528	12,913,262	4,221,408	11,883,528	"
August	4	20,709,000	8,892,000	16,232,000	12,851,030	13,592,925	5,152,221	11,857,328	"
	11	20,493,000	9,157,000	16,275,000	12,766,624	14,239,692	6,266,890	11,604,444	"
	18	20,277,000	9,230,000	16,117,000	12,810,164	14,943,006	6,407,739	12,250,406	"
	25	20,042,000	8,875,000	15,546,000	13,025,164	14,995,232	6,971,825	11,674,829	"
September	1	20,105,000	8,263,000	14,939,000	13,031,088	15,661,985	7,267,969	11,098,018	"
	8	20,142,000	7,526,000	14,270,000	13,031,088	16,637,227	7,591,337	10,970,353	4
	15	19,713,000	7,897,000	13,698,000	12,799,368	17,388,784	7,838,531	11,146,762	4½
	22	19,408,000	7,287,000	13,269,000	12,498,067	18,509,278	8,389,892	11,266,877	"
	29	20,173,000	6,195,000	12,939,000	12,125,026	19,915,768	8,144,209	11,437,955	5
October	6	20,292,000	5,473,000	12,279,000	11,413,143	19,791,293	7,106,524	10,837,643	5½
	13	20,648,000	4,558,000	11,752,000	10,556,040	19,280,446	4,359,851	11,906,925	"
	20	20,872,000	4,310,000	11,280,000	10,635,359	18,789,512	3,825,021	11,764,080	"
	27	20,436,000	4,262,000	11,303,000	10,328,955	18,634,600	3,700,844	11,327,321	"
November	3	20,097,000	4,644,000	11,300,000	10,201,276	18,355,548	3,369,984	11,694,200	60 days and under, 6 per cent.; above 60 and under 95 days, 7 per cent.
	10	19,763,000	4,883,000	11,234,000	10,124,848	17,879,564	3,605,358	11,166,069	
	17	19,422,000	5,240,000	11,263,000	10,124,848	17,787,150	4,110,130	10,886,746	
	24	19,051,000	5,493,000	11,140,000	10,339,848	18,651,439	4,798,954	11,529,385	
December	1	19,075,000	5,505,000	11,227,000	10,275,480	18,868,757	4,439,589	12,234,788	
	8	18,680,000	5,759,000	11,080,000	10,264,876	18,141,269	4,416,231	11,719,180	
	15	18,581,000	6,557,000	11,306,000	9,789,376	18,360,761	4,428,440	12,322,462	
	22	18,380,000	6,465,000	10,982,000	9,929,197	19,204,123	5,344,753	12,241,457	
	29	18,701,000	5,964,000	10,820,000	10,425,292	19,777,860	5,843,932	12,362,512	

	BANK NOTES		Total Amount of Ballion.	Government Securities.	Other Securities.	Public Deposits.	Other Deposits.	Minimum Rate. of Interest.
	Held by the Public.	Held in Reserve by the Bank of England.						
1856:	£.	£.	£.	£.	£.	£.	£.	Per Cent.
January - 5	18,901,000	5,520,000	10,537,000	10,827,515	19,871,874	5,514,535	12,607,840	60 days and under, 6 per cent.; above 60 and under 95 days, 7 per cent.
12	19,387,000	4,887,000	10,417,000	13,413,459	17,415,554	3,638,609	13,967,508	
19	19,371,000	4,913,000	10,425,000	13,728,240	16,857,056	3,858,237	13,512,245	
26	19,299,000	4,875,000	10,346,000	12,636,261	16,750,656	3,264,208	12,871,553	
February - 2	19,122,000	5,412,000	10,706,000	12,092,361	18,216,497	3,782,879	13,807,268	
9	18,803,000	5,605,000	10,614,000	11,422,361	17,868,429	3,623,327	13,049,256	
16	18,724,000	5,644,000	10,532,000	11,931,006	17,743,632	4,164,823	12,964,125	
23	18,541,000	5,849,000	10,575,000	11,946,006	19,185,177	4,141,551	14,762,364	
March - 1	18,935,000	5,493,000	10,600,000	11,451,006	19,490,762	4,083,033	13,918,279	
8	18,620,000	5,765,000	10,550,000	11,451,006	18,928,343	4,376,186	13,285,084	
15	18,493,000	5,885,000	10,554,000	11,451,006	19,285,028	5,506,124	12,650,535	
22	18,385,000	5,837,000	10,373,000	11,951,006	18,425,297	5,638,865	12,107,043	
29	19,017,000	5,290,000	10,449,000	11,871,821	20,063,178	6,838,842	11,857,130	
April - 5	19,445,000	4,470,000	10,057,000	11,871,778	19,711,720	6,010,439	11,510,329	
12	20,010,000	3,895,000	10,099,000	12,018,437	16,794,528	3,443,136	12,314,701	
19	20,015,000	3,669,000	9,876,000	13,117,833	15,929,363	2,958,753	11,907,623	
26	19,924,000	3,632,000	9,723,000	13,370,083	15,975,189	4,008,071	11,036,793	
May - 3	20,226,000	3,431,000	9,807,000	13,755,083	15,446,266	3,871,799	10,806,090	
10	19,943,000	3,691,000	9,779,000	12,662,652	15,297,277	3,033,588	10,613,914	
17	19,537,000	4,137,000	9,802,000	12,479,416	16,710,812	2,691,956	12,351,097	
24	19,382,000	5,082,000	10,559,000	12,479,416	15,377,046	3,535,203	11,472,481	6
31	19,554,000	5,687,000	11,385,000	12,612,119	14,042,418	3,686,524	10,745,271	6
June - 7	19,579,000	5,953,000	11,688,000	11,682,126	14,333,306	3,297,127	10,734,513	"
14	19,234,000	6,678,000	12,059,000	11,226,468	14,347,079	4,112,448	10,218,761	"
21	19,323,000	6,915,000	12,418,000	11,276,155	14,411,854	4,132,110	10,602,674	"
28	19,515,000	7,389,000	13,074,000	11,276,155	14,803,958	5,704,570	9,810,045	4½
July - 5	19,947,000	6,552,000	12,611,000	11,308,515	15,527,912	4,817,074	10,470,957	"
12	20,839,000	5,435,000	12,378,000	14,298,464	13,773,626	2,547,500	12,698,812	"
19	20,863,000	5,321,000	12,331,000	14,798,464	13,153,664	3,242,869	11,902,473	"
26	20,448,000	5,803,000	12,389,000	13,713,464	13,094,424	3,844,808	10,598,296	"
August - 2	20,476,000	5,795,000	12,433,000	12,483,045	14,186,000	3,677,416	10,581,413	"
9	20,113,000	6,195,000	12,495,000	12,010,078	14,478,928	4,285,103	10,153,804	"
16	20,079,000	6,201,000	12,456,000	12,010,078	15,270,195	4,668,218	10,560,407	"
23	19,939,000	6,288,000	12,436,000	12,062,022	14,562,330	4,721,846	10,021,629	"
30	20,124,000	6,064,000	12,387,000	12,114,078	15,645,152	5,590,339	9,734,553	"
September 6	19,980,000	6,022,000	12,179,000	12,114,078	16,126,951	6,087,068	9,624,407	"
13	19,752,000	6,211,000	12,141,000	11,964,953	16,024,279	6,609,292	9,973,564	"
20	19,789,000	6,226,000	12,133,000	11,964,953	16,291,557	7,909,724	9,958,972	"
27	20,224,000	5,380,000	11,769,000	11,964,953	19,616,384	8,409,851	9,956,813	"
October - 4	20,926,000	3,776,000	10,784,000	11,464,278	21,582,464	7,759,499	10,323,552	5
11	20,543,000	3,521,000	10,140,000	11,378,905	21,049,117	8,001,501	9,848,912	60 days, 6; over 60 to 95, 7.
18	21,155,000	2,551,000	9,760,000	11,103,896	19,054,088	4,040,590	10,481,220	"
25	20,473,000	3,065,000	9,638,000	10,740,845	18,545,315	4,201,284	10,044,768	"
November 1	20,536,000	2,944,000	9,596,000	10,737,841	19,053,446	4,713,654	9,912,776	"
8	20,239,000	3,151,000	9,530,000	10,592,679	18,626,428	4,631,967	9,652,655	60 days, 6; above 60, 7.
15	19,929,000	3,607,000	9,684,000	10,457,869	19,054,017	4,924,785	10,113,368	7
22	19,543,000	4,218,000	9,898,000	10,454,867	18,232,446	5,106,831	9,735,455	"
29	19,485,000	4,785,000	10,411,000	10,454,867	17,537,749	5,469,987	9,320,817	"
December 6	19,195,000	5,151,000	10,486,000	10,840,867	17,389,715	5,870,709	9,297,193	6½
13	18,703,000	5,823,000	10,693,000	10,840,867	16,828,728	6,300,625	9,042,822	"
20	18,513,000	5,864,000	10,514,000	10,670,431	17,654,460	6,891,949	9,493,093	6
27	18,656,000	5,456,000	10,230,000	11,200,748	18,962,155	7,501,335	10,132,655	"

Bank of England, }
25 February 1857. }M. Marshall,
Chief Cashier.

Appendix, No. 15.

RETURN of the CIRCULATION of NOTES of the BANK OF ENGLAND, of PRIVATE and JOINT STOCK BANKS in England, Scotland, and Ireland, and the TOTAL thereof; together with the Amount of Bullion in the Bank of England in each Month, from 1834 to the present Time.

	ENGLAND.					SCOTLAND.	IRELAND.		TOTAL.	BULLION in the Bank of England.
	Bank of England.	Private Banks.	Joint Stock Banks.	Banks from which no Return was received until July 1841.	Aggregate Monthly Circulation of Country Banks in England and Wales.	Chartered, Private, and Joint Stock Banks.	Bank of Ireland.	Private and Joint Stock Banks.		
1833:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
September -	19,014,000	6,168,037	1,115,521	2,307,086	9,585,644	2,644,495	3,678,950	1,112,155	36,035,244	10,844,250
October -	18,924,200	6,845,019	1,233,648	2,307,086	10,385,753	3,158,595	4,039,200	1,394,142	37,901,890	10,086,800
November -	18,436,750	6,664,881	1,241,844	2,307,086	10,213,811	3,224,690	4,103,100	1,492,698	37,471,049	9,705,750
December -	17,447,400	6,272,877	1,198,341	2,307,086	9,778,304	3,196,084	4,024,750	1,489,292	35,935,630	10,120,400
1834:										
January -	19,234,500	6,621,623	1,260,685	2,195,989	10,078,297	3,004,983	4,017,600	1,520,578	37,855,958	9,952,500
February -	19,452,250	6,546,301	1,318,101	2,195,989	10,060,481	2,967,966	4,029,625	1,585,730	38,096,052	9,550,500
March -	18,742,500	6,643,789	1,408,412	2,195,989	10,248,190	2,836,574	3,964,020	1,521,952	37,313,236	8,954,500
April -	18,898,200	7,020,014	1,498,236	2,137,493	10,655,743	2,836,380	3,919,275	1,429,025	37,738,623	8,537,000
May -	19,077,500	6,943,704	1,520,032	2,137,493	10,601,229	3,234,589	3,791,780	1,319,495	38,024,593	8,552,500
June -	18,671,750	6,384,778	1,553,092	2,137,493	10,075,363	3,246,732	3,704,325	1,184,280	36,882,450	8,886,250
July -	19,488,400	6,368,122	1,537,511	2,054,514	9,960,147	3,108,239	3,638,300	1,134,764	37,329,850	8,408,600
August -	19,197,000	6,388,343	1,525,182	2,054,514	9,968,039	3,092,314	3,525,080	1,126,515	36,908,948	7,496,000
September -	18,570,200	6,542,197	1,655,029	2,054,514	10,251,740	3,133,644	3,521,425	1,250,122	36,727,131	6,991,800
October -	18,897,500	6,813,786	1,815,902	2,072,687	10,702,375	3,234,571	3,806,950	1,495,557	38,136,953	6,538,500
November -	18,296,250	6,782,278	1,814,482	2,072,687	10,669,447	3,448,307	3,904,940	1,607,375	37,926,319	6,623,500
December -	17,315,200	6,374,677	1,723,753	2,072,687	10,171,117	3,262,101	3,911,825	1,684,038	36,344,281	6,959,800
1835:										
January -	18,547,500	6,670,988	1,822,491	1,867,577	10,361,056	3,056,828	3,858,560	1,702,956	37,526,900	6,552,500
February -	18,964,250	6,605,803	1,921,337	1,867,577	10,394,717	2,993,431	3,905,350	1,696,258	37,954,006	6,293,500
March -	18,110,600	6,557,081	1,936,640	1,867,577	10,361,298	2,856,666	3,858,300	1,600,586	36,787,450	6,305,800
April -	18,841,000	6,972,226	2,098,509	1,952,566	11,023,301	2,873,359	3,792,550	1,548,366	38,078,605	6,062,000
May -	18,447,500	6,917,570	2,179,007	1,952,566	11,049,143	3,223,135	3,738,740	1,435,919	37,894,437	6,024,500
June -	17,788,600	6,504,983	2,129,939	1,952,566	10,587,488	3,219,757	3,525,425	1,329,693	36,450,903	6,502,900
July -	18,864,750	6,535,365	2,130,668	1,821,730	10,488,063	3,058,053	3,491,175	1,276,589	37,178,630	6,268,500
August -	18,505,000	6,469,677	2,103,632	1,821,730	10,396,039	3,040,368	3,300,180	1,258,891	36,499,478	6,162,500
September -	17,465,000	6,438,748	2,166,051	1,821,730	10,426,529	3,037,925	3,265,375	1,405,321	35,600,150	6,967,260
October -	17,547,000	6,967,367	2,382,056	1,923,530	11,302,973	3,134,993	3,527,300	1,785,980	37,298,246	6,116,000
November -	17,489,500	6,858,927	2,398,709	1,923,530	11,181,166	3,412,085	3,533,400	1,914,735	37,530,886	6,734,250
December -	16,709,600	6,566,052	2,345,244	1,923,530	10,834,826	3,267,691	3,526,375	1,967,512	36,296,004	7,507,400
1836:										
January -	17,953,500	6,842,803	2,472,267	1,898,915	11,213,985	3,091,510	3,484,620	2,035,709	37,779,324	7,632,000
February -	18,240,250	6,872,526	2,660,993	1,898,915	11,432,434	3,005,626	3,507,500	2,087,384	38,273,194	7,678,500
March -	17,811,600	6,908,651	2,837,181	1,898,915	11,644,747	2,947,446	3,513,375	2,090,775	38,007,943	8,003,400
April -	18,448,500	7,378,686	3,113,192	1,911,756	12,403,634	3,054,217	3,531,920	2,101,875	39,540,146	7,638,500
May -	18,000,800	7,188,185	3,212,518	1,911,756	12,312,459	3,409,317	3,582,950	2,078,271	39,383,797	7,392,000
June -	17,222,250	6,720,599	3,123,750	1,911,756	11,756,105	3,244,996	3,367,675	1,948,532	37,539,558	7,046,500
July -	18,582,750	6,716,830	3,371,942	1,491,240	11,580,012	3,230,066	3,320,600	1,940,976	38,654,404	6,324,250
August -	18,376,400	6,618,557	3,548,697	1,491,240	11,658,494	3,220,573	3,176,825	1,940,091	38,372,383	5,439,400
September -	17,389,750	6,590,982	3,803,639	1,491,240	11,885,851	3,204,376	3,136,750	2,060,958	37,677,685	5,147,500
October -	17,600,500	7,036,550	4,010,810	1,074,384	12,121,744	3,350,968	3,351,760	2,498,626	38,923,598	4,842,250
November -	17,367,000	6,933,061	3,996,076	1,074,384	12,003,521	3,649,481	3,565,700	2,293,798	38,879,470	4,259,800
December -	16,933,250	6,560,363	3,593,847	1,074,384	11,228,594	3,206,068	3,572,040	1,813,509	36,753,461	4,177,750
1837:										
January -	18,735,000	6,831,721	3,661,659	540,983	11,084,363	3,149,321	3,467,150	2,143,361	38,549,195	3,990,600
February -	18,535,750	6,699,885	3,607,933	540,983	10,848,801	3,074,541	3,464,475	2,113,815	38,037,392	3,938,750
March -	17,556,250	6,619,671	3,588,057	540,983	10,748,711	2,931,429	3,345,750	1,997,905	36,580,045	4,262,750
April -	18,981,000	6,960,741	3,733,563	426,059	11,120,368	2,863,924	3,337,640	1,885,210	38,188,137	4,310,750
May -	18,519,800	6,813,663	3,676,426	426,059	10,916,148	3,280,145	3,318,000	1,702,938	37,737,031	4,041,800
June -	17,025,000	6,306,607	3,374,893	426,059	10,107,559	3,042,897	3,160,700	1,540,909	34,877,065	5,324,250
July -	19,174,500	6,229,418	3,355,911	346,242	9,931,571	2,977,539	3,091,300	1,444,762	36,619,672	5,557,000
August -	19,253,000	6,217,703	3,371,756	346,242	9,935,701	2,937,273	2,976,875	1,482,026	36,584,875	6,332,600
September -	18,106,000	6,376,382	3,566,210	346,242	10,288,834	2,957,730	2,981,780	1,650,042	35,984,386	7,192,250
October -	18,353,800	6,877,228	3,969,630	318,083	11,164,941	3,110,527	3,247,300	2,085,371	37,961,939	7,677,400
November -	18,039,750	6,699,591	3,836,486	318,083	10,854,160	3,460,518	3,279,150	2,175,043	37,806,621	8,553,250
December -	17,176,500	6,382,153	3,657,415	318,083	10,357,651	3,107,554	3,274,060	2,247,541	36,163,306	9,589,500

RETURN of the Circulation of Notes of the Bank of England, of Private and Joint Stock Banks, &c.—continued.

	ENGLAND.					SCOTLAND.	IRELAND.		TOTAL.	BULLION in the Bank of England.
	Bank of England.	Private Banks.	Joint Stock Banks.	Banks from which no Return was received until July 1841.	Aggregate Monthly Circulation of Country Banks in England and Wales.	Chartered, Private, and Joint Stock Banks.	Bank of Ireland.	Private and Joint Stock Banks.		
1838:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
January -	18,948,000	6,659,282	3,763,187	271,498	10,693,967	3,000,288	3,312,600	2,246,424	38,201,279	9,912,600
February -	19,319,000	6,801,653	3,817,398	271,498	10,690,549	2,902,077	3,377,700	2,392,764	38,682,110	10,258,000
March -	18,331,750	6,680,881	3,965,759	271,498	10,938,188	2,820,476	3,359,620	2,408,358	37,858,342	10,258,000
April -	19,432,500	7,176,042	4,352,078	272,471	11,800,591	2,931,650	3,378,950	2,391,616	39,935,307	9,656,500
May -	19,236,000	7,119,881	4,402,608	272,471	11,794,900	2,348,172	3,424,675	2,263,383	39,062,190	9,585,000
June -	18,426,500	6,745,868	4,241,408	272,471	11,259,747	3,409,068	3,289,040	2,055,041	38,439,396	9,982,250
July -	20,249,400	6,762,555	4,239,333	250,719	11,252,607	3,121,882	3,222,350	1,896,768	39,743,007	9,680,800
August -	19,782,000	6,716,960	4,207,070	250,719	11,174,749	3,138,352	3,112,475	1,911,644	39,119,220	9,625,500
September -	18,794,000	6,737,737	4,296,963	250,719	11,285,419	3,112,289	3,054,260	1,953,172	38,129,140	9,486,500
October -	18,829,000	7,346,481	4,683,414	256,419	12,286,314	3,310,173	3,323,475	2,492,616	40,241,578	9,170,000
November -	18,403,000	7,258,890	4,642,031	256,419	12,157,270	3,628,131	3,483,725	2,823,511	40,495,637	9,367,750
December -	17,718,750	7,047,777	4,459,201	256,419	11,763,397	3,637,215	3,488,640	2,972,118	39,580,120	9,686,000
1839:										
January -	18,554,800	7,539,120	4,566,369	232,592	12,338,081	3,244,603	3,551,525	3,090,246	40,779,255	8,318,800
February -	18,551,750	7,377,736	4,560,610	232,592	12,170,938	3,141,885	3,589,325	2,983,578	40,437,476	7,001,750
March -	17,813,750	7,340,793	4,617,806	232,592	12,191,191	3,024,427	3,531,260	2,758,517	39,319,145	6,414,500
April -	18,616,400	7,682,210	4,854,096	126,006	12,662,312	3,058,398	3,531,325	2,676,431	40,544,866	4,927,600
May -	18,111,000	7,687,118	4,806,629	126,006	12,519,753	3,397,019	3,557,575	2,536,562	40,121,909	4,064,250
June -	17,446,750	7,014,920	4,362,037	126,006	11,502,963	3,419,953	3,390,720	2,257,674	37,968,060	3,895,500
July -	18,407,800	6,847,002	4,243,419	84,891	11,175,312	3,165,761	3,193,175	2,074,422	38,016,470	3,118,800
August -	18,014,500	6,696,617	4,087,277	84,891	10,868,785	3,155,406	3,038,620	2,020,619	37,097,930	2,444,000
September -	17,171,500	6,775,614	4,152,340	84,891	11,012,845	3,124,807	2,960,725	2,000,016	36,269,893	2,519,750
October -	17,274,400	7,396,515	4,470,806	71,268	11,938,589	3,290,263	3,163,000	2,425,443	38,091,695	2,520,400
November -	16,340,500	7,137,388	4,298,507	71,268	11,507,163	3,590,514	3,293,400	2,704,727	37,436,304	3,080,000
December -	15,823,000	6,681,215	3,945,907	71,268	10,698,390	3,350,724	3,215,625	2,686,900	35,774,639	4,139,400
1840:										
January -	17,315,000	6,626,674	3,941,307	62,376	10,630,357	3,076,585	3,265,550	2,715,645	37,003,137	4,364,500
February -	17,064,250	6,480,475	3,908,570	62,376	10,451,421	2,968,674	3,238,940	2,722,640	36,446,125	4,138,000
March -	16,224,400	6,190,306	3,895,748	62,376	10,148,430	2,764,692	3,132,500	2,663,925	34,933,947	4,536,200
April -	17,355,250	7,142,728	4,247,401	91,928	11,482,057	2,954,434	3,142,500	2,515,839	37,450,080	4,225,000
May -	17,019,750	7,018,417	4,211,795	91,928	11,317,140	3,496,980	3,142,260	2,298,900	37,275,090	4,361,750
June -	16,407,000	6,493,895	3,985,736	91,928	10,521,059	3,428,401	2,965,350	1,790,963	35,132,773	4,734,000
July -	17,681,000	6,336,824	3,697,041	57,921	10,091,786	3,228,595	2,979,950	1,876,651	35,857,932	4,499,750
August -	17,561,500	6,177,267	3,551,829	57,921	9,797,017	3,203,706	2,822,920	1,813,445	35,198,588	4,349,000
September -	16,764,000	6,321,041	3,652,087	57,921	10,031,049	3,248,968	2,801,600	2,133,223	34,978,840	4,143,200
October -	16,782,500	6,843,750	3,980,559	40,764	10,865,073	3,384,885	3,107,480	2,409,060	36,548,998	3,224,000
November -	16,173,250	6,533,125	3,826,313	40,764	10,400,202	3,786,074	3,162,350	2,366,071	35,857,947	3,279,000
December -	15,714,200	6,165,828	3,542,510	40,764	9,749,102	3,516,534	3,198,175	2,382,124	34,660,135	3,942,200
1841:										
January -	16,852,250	6,301,992	3,587,319	164,717	10,054,028	3,174,555	3,213,200	2,366,264	35,660,297	3,965,250
February -	16,631,500	6,206,155	3,619,261	164,717	9,990,133	3,035,892	3,245,000	2,375,785	35,278,310	4,139,250
March -	16,209,000	6,254,653	3,673,889	164,717	10,093,259	2,944,300	3,164,250	2,314,169	34,724,978	4,797,600
April -	17,014,750	6,716,310	3,954,976	124,584	10,795,870	3,024,680	3,207,725	2,294,359	36,337,364	4,935,750
May -	16,721,250	6,453,651	3,851,670	124,584	10,429,905	3,406,986	3,231,900	2,143,732	35,933,773	5,060,250
June -	16,371,800	5,876,938	3,490,094	124,584	9,491,616	3,374,341	3,065,050	1,984,751	34,187,558	5,356,400
Four Weeks ending										
24 July -	17,976,000	5,907,682	3,418,810	-	9,326,492	3,181,594	3,055,025	1,905,672	35,444,783	5,011,000
21 August -	17,928,000	5,844,300	3,215,253	-	9,059,553	3,074,393	2,960,875	1,868,361	34,881,162	4,801,000
18 September -	17,069,000	5,768,136	3,311,941	-	9,080,077	3,092,549	2,877,925	1,929,908	34,049,457	4,803,000
16 October -	17,340,000	6,253,964	3,619,384	-	9,770,348	3,203,703	3,060,750	2,185,398	35,563,199	4,290,000
13 November -	17,065,000	6,288,793	3,421,135	-	9,709,858	3,383,036	3,333,375	2,611,314	36,102,583	4,218,000
11 December -	16,292,000	5,718,211	3,217,812	-	8,936,023	3,448,660	3,303,275	2,581,713	34,561,671	5,031,000
1842:										
8 January -	16,293,000	5,478,189	3,042,197	-	8,520,386	3,070,075	3,205,875	2,515,677	33,605,013	5,029,000
5 February -	17,402,000	5,532,524	3,068,901	-	8,601,425	2,922,882	3,279,075	2,534,039	34,739,421	5,602,000
5 March -	16,994,000	5,299,455	2,990,986	-	8,290,441	2,811,109	3,188,750	2,407,625	33,591,925	6,281,000
2 April -	16,674,000	5,289,050	3,047,656	-	8,336,706	2,670,290	3,074,125	2,259,556	33,014,677	7,006,000
30 April -	18,404,000	5,482,189	3,160,900	-	8,643,089	2,590,715	3,100,625	2,111,322	34,849,751	7,082,000
28 May -	17,891,000	5,365,654	3,101,540	-	8,467,194	2,951,383	3,093,900	1,963,152	34,366,629	7,383,000
25 June -	17,543,000	4,995,594	2,850,532	-	7,846,126	2,887,038	2,901,525	1,760,184	32,946,873	7,846,000
23 July -	19,908,000	5,166,581	2,939,190	-	8,105,776	2,715,680	2,892,775	1,680,987	35,303,218	8,883,000
20 August -	20,351,000	5,150,628	2,823,095	-	7,973,718	2,674,835	2,831,750	1,632,617	35,463,920	9,570,000
17 September -	19,914,000	5,098,259	2,819,749	-	7,918,008	2,648,549	2,806,025	1,663,012	34,949,529	9,816,000
15 October -	19,503,000	5,488,661	3,064,639	-	8,553,200	2,743,795	3,041,150	2,002,784	35,843,929	9,801,000
12 November -	20,104,000	5,434,822	3,196,964	-	8,631,786	2,891,865	3,162,200	2,126,829	36,916,080	9,907,000
10 December -	18,841,000	5,085,885	3,001,590	-	8,067,475	3,091,228	3,138,525	2,104,855	35,263,083	10,511,000

* The above includes the circulation of every existing Bank, with the exception of two Private Banks, which have not made any Return, and are therefore included in the "Unreturned" column.

RETURN of the Circulation of Notes of the Bank of England, of Private and Joint Stock Banks, &c.—continued.

Four Weeks ending	ENGLAND.					SCOTLAND.	IRELAND.			BULLION in the Bank of England.
	Bank of England.	Private Banks.	Joint Stock Banks.	Banks from which no Return was received until July 1841.	Aggregate Monthly Circulation of Country Banks in England and Wales.	Chartered, Private, and Joint Stock Banks.	Bank of Ireland.	Private and Joint Stock Banks.	TOTAL.	
1843:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
7 January -	18,283,000	4,942,825	2,839,909	-	7,782,734	2,770,838	3,112,950	2,090,841	34,049,163	11,054,000
4 February -	21,108,000	5,024,716	2,908,005	-	7,932,721	2,829,691	3,197,275	2,117,841	36,985,028	10,933,000
4 March -	20,340,000	4,785,724	2,844,077	-	7,629,801	2,588,370	3,196,125	2,097,325	35,851,521	10,984,000
1 April -	19,539,000	4,716,506	2,862,986	-	7,579,492	2,457,604	3,085,400	2,019,740	34,681,236	11,420,000
29 April -	20,329,000	4,900,606	3,111,448	-	8,101,454	2,487,311	3,153,350	1,971,750	36,042,865	11,316,000
27 May -	19,422,000	4,765,578	3,017,167	-	7,782,745	2,843,163	3,206,300	1,861,357	35,115,484	11,325,000
24 June -	18,411,000	4,503,478	2,863,779	-	7,367,257	2,869,863	3,106,150	1,734,730	33,488,000	11,873,000
23 July -	19,809,000	4,460,098	2,840,312	-	7,900,410	2,665,326	3,089,100	1,681,958	34,545,794	11,873,000
19 August -	20,051,000	4,332,476	2,782,312	-	7,114,788	2,667,378	3,018,750	1,681,584	34,536,500	11,973,000
16 September -	19,132,000	4,288,180	2,763,302	-	7,051,482	2,659,176	2,975,950	1,699,946	33,518,554	12,250,000
14 October -	19,024,000	4,721,109	3,130,002	-	7,851,111	2,762,353	3,232,575	2,056,845	34,926,884	12,066,000
11 November -	19,554,000	4,904,574	3,315,318	-	8,219,992	2,945,030	3,511,475	2,404,045	36,634,442	12,925,000
9 December -	18,791,000	4,533,048	3,161,033	-	7,694,081	3,166,920	3,502,475	2,376,676	35,531,152	12,996,000
1844:										
6 January -	18,064,000	4,822,675	3,234,999	-	8,057,674	2,901,746	3,489,650	2,361,189	35,774,259	14,638,000
3 February -	21,828,000	4,980,138	3,440,433	-	8,426,571	2,791,403	3,581,000	2,429,565	39,056,539	15,480,000
2 March -	21,471,000	4,992,709	3,427,189	-	8,419,908	2,684,191	3,609,000	2,428,498	38,612,587	16,011,000
30 March -	20,842,000	4,963,646	3,502,363	-	8,486,009	2,610,712	3,573,100	2,424,072	37,935,898	16,322,000
27 April -	21,839,000	5,205,230	3,752,867	-	9,048,106	2,714,627	3,625,925	2,357,446	39,585,104	15,844,000
25 May -	21,504,000	5,142,830	3,680,413	-	8,823,243	3,041,079	3,663,500	2,241,722	39,273,544	15,752,000
22 June -	20,684,000	4,743,057	3,665,104	-	8,408,161	3,117,988	3,488,300	2,080,277	37,728,726	15,898,000
20 July -	21,448,000	4,624,179	3,340,326	-	7,964,505	2,903,322	3,440,700	1,974,284	37,730,811	15,485,000
17 August -	21,966,000	4,550,353	3,204,460	-	7,754,813	2,894,853	3,378,125	1,993,533	38,001,324	15,227,000
14 September -	21,285,000	4,388,569	3,158,290	-	7,496,859	2,940,456	3,359,150	2,052,262	37,133,727	15,291,000
12 October -	21,029,000	4,674,162	3,331,516	-	8,005,678	2,987,665	3,597,850	2,453,261	38,076,454	14,832,000
9 November -	21,998,000	4,639,171	3,219,984	-	7,859,155	3,284,295	3,893,750	2,832,397	39,870,597	14,111,000
7 December -	20,986,000	4,442,725	3,086,676	-	7,529,401	3,486,818	3,900,275	2,945,046	38,847,540	14,450,000
1845:										
4 January -	20,301,000	4,439,454	3,058,862	-	7,486,316	3,159,450	3,917,800	3,065,751	37,930,317	14,867,000
1 February -	21,619,000	4,577,405	3,137,455	-	7,714,860	3,070,058	3,983,050	3,115,066	39,502,034	14,821,000
1 March -	21,080,000	4,411,567	3,069,879	-	7,501,368	2,966,708	3,991,050	3,130,508	38,686,562	15,410,000
29 March -	20,660,000	4,449,864	3,147,835	-	7,597,699	2,950,870	3,946,625	3,105,552	38,260,746	16,006,000
26 April -	22,078,000	4,690,648	3,306,245	-	7,966,893	3,001,240	4,096,400	3,016,231	40,118,764	15,924,000
24 May -	21,968,000	4,695,600	3,264,981	-	7,990,581	3,357,251	4,029,575	2,897,787	40,143,194	15,985,000
21 June -	21,277,000	4,398,833	3,131,109	-	7,529,942	3,485,531	3,882,600	2,736,432	38,911,506	16,544,000
19 July -	22,076,000	4,478,679	3,158,775	-	7,637,454	3,533,906	3,860,475	2,633,657	39,541,492	16,274,000
16 August -	22,567,000	4,489,177	3,124,464	-	7,553,641	3,393,255	3,776,775	2,582,384	39,783,055	15,711,000
13 September -	21,931,000	4,358,253	3,142,142	-	7,500,395	3,341,397	3,712,725	2,547,130	39,032,647	15,501,000
11 October -	21,890,000	4,559,712	3,311,527	-	7,871,239	3,428,074	3,907,025	2,926,265	40,922,603	14,988,000
8 November -	23,136,000	4,740,288	3,334,419	-	7,074,707	3,593,988	4,374,850	3,449,690	42,629,235	16,901,000
6 December -	22,015,000	4,569,278	3,231,883	-	7,791,161	3,804,031	4,404,975	3,311,655	41,327,022	13,358,000
1846:										
3 January -	21,028,000	4,505,823	3,162,742	-	7,698,565	3,336,409	4,351,200	3,058,166	39,437,340	13,313,000
31 January -	22,169,000	4,644,062	3,254,215	-	7,898,277	3,182,325	4,305,975	3,104,778	40,660,253	13,205,000
28 February -	21,111,000	4,471,236	3,108,580	-	7,579,816	3,083,792	4,304,350	3,165,379	39,244,337	13,658,000
28 March -	20,346,000	4,515,407	3,176,935	-	7,692,342	3,018,771	4,257,200	3,187,760	38,502,073	13,893,000
25 April -	21,279,000	4,736,766	3,301,184	-	8,097,970	3,096,817	4,355,925	3,161,238	39,949,610	13,692,000
23 May -	21,227,000	4,650,873	3,264,753	-	7,915,628	3,401,882	4,356,400	3,062,680	39,993,088	14,053,000
20 June -	20,553,000	4,456,629	3,128,185	-	7,564,814	3,508,655	4,112,850	2,952,176	38,618,496	15,185,000
18 July -	21,284,000	4,410,585	3,088,619	-	7,490,204	3,390,090	3,965,875	2,690,616	38,859,755	15,899,000
15 August -	21,538,000	4,363,182	3,001,680	-	7,424,862	3,371,906	3,876,700	2,603,817	38,815,285	15,935,000
12 September -	21,192,000	4,407,765	3,111,536	-	7,519,301	3,446,787	3,923,575	2,664,600	38,746,263	16,293,000
10 October -	21,194,000	4,666,748	3,262,588	-	7,929,336	3,665,155	4,184,575	3,066,980	40,040,046	15,963,000
7 November -	22,251,000	4,783,501	3,300,336	-	8,092,837	3,765,264	4,431,000	3,405,825	41,945,926	14,901,000
5 December -	21,055,000	4,596,549	3,190,417	-	7,786,966	3,996,861	4,375,025	3,464,505	40,678,357	14,946,000
1847:										
2 January -	20,693,000	4,525,855	3,198,321	-	7,664,176	3,787,151	4,212,225	3,303,189	39,599,741	15,083,000
30 January -	21,613,000	4,675,347	3,267,888	-	7,943,235	3,600,731	4,115,200	3,144,126	40,416,392	13,650,000
27 February -	20,415,000	4,549,216	3,198,132	-	7,747,348	3,503,300	4,026,950	3,093,103	38,686,701	12,212,000
27 March -	20,087,000	4,541,543	3,247,531	-	7,789,074	3,360,348	3,857,800	2,846,936	37,941,158	11,322,000
24 April -	21,014,000	4,722,349	3,301,819	-	8,024,168	3,395,524	3,893,525	2,717,709	38,954,926	9,664,000
22 May -	20,146,000	4,613,562	3,252,058	-	7,865,620	3,516,944	3,623,525	2,395,064	37,547,153	9,686,000
19 June -	19,078,000	4,385,608	3,088,327	-	7,473,935	3,647,314	3,327,400	2,137,551	35,664,200	10,319,000
17 July -	19,460,000	4,399,077	3,034,017	-	7,373,094	3,495,921	3,232,475	2,024,903	35,586,396	10,232,000
14 August -	19,607,000	4,358,223	2,990,980	-	7,249,152	3,455,651	3,107,100	1,990,145	35,409,048	9,410,000
11 September -	18,918,000	4,179,178	2,954,347	-	7,133,525	3,497,525	3,026,550	2,021,760	34,597,360	9,063,000
9 October -	19,182,000	4,317,294	3,107,292	-	7,424,586	3,559,976	3,152,200	2,203,413	35,522,175	8,669,000
6 November -	21,153,000	4,273,903	3,088,866	-	7,357,839	3,606,718	3,274,350	2,244,964	37,635,871	8,778,000
4 December -	20,161,000	3,691,304	2,576,666	-	6,367,990	3,732,585	3,175,400	2,147,341	35,484,316	10,210,000

SELECT COMMITTEE ON THE BANK ACTS.

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RETURN of the Circulation of Notes of the Bank of England, of Private and Joint Stock Banks, &c.—continued.

Four Weeks ending	ENGLAND.					SCOTLAND.	IRELAND.		TOTAL.	BULLION in the Bank of England.
	Bank of England.	Private Banks.	Joint Stock Banks.	Banks from which no Return was received until July 1841.	Aggregate Monthly Circulation of Country Banks in England and Wales.	Chartered, Private, and Joint Stock Banks.	Bank of Ireland.	Private and Joint Stock Banks.		
1848 :	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1 January -	18,789,000	3,528,681	2,410,376	-	5,930,007	3,341,317	3,088,700	2,107,416	33,265,440	12,014,000
29 January -	19,867,000	3,745,500	2,584,885	-	6,280,385	3,151,022	3,008,425	2,135,491	34,536,323	12,992,000
26 February -	19,358,000	3,683,388	2,512,053	-	6,145,441	3,034,367	3,000,500	2,150,580	33,752,888	14,339,000
25 March -	18,640,000	3,601,080	2,572,329	-	6,173,418	2,951,937	2,990,875	2,116,520	32,872,750	15,065,000
22 April -	19,912,000	3,853,001	2,764,790	-	6,617,791	2,934,171	2,988,400	2,020,033	33,872,995	14,201,000
20 May -	19,486,000	3,845,675	2,782,866	-	6,629,581	3,152,319	2,971,825	1,868,847	34,106,522	13,043,000
17 June -	18,998,000	3,622,563	2,598,625	-	6,227,188	3,437,587	2,863,800	1,797,546	36,000,121	13,780,000
15 July -	19,298,000	3,572,240	2,524,909	-	6,097,239	3,106,645	2,766,125	1,712,799	32,920,808	14,337,000
12 August -	19,891,000	3,581,613	2,475,012	-	5,996,625	3,035,908	2,689,000	1,674,304	32,166,862	13,645,000
9 September -	19,134,000	3,482,809	2,471,710	-	5,964,519	3,021,307	2,583,825	1,683,307	32,376,958	13,513,000
7 October -	18,511,000	3,681,684	2,665,659	-	6,347,293	3,136,516	2,679,550	1,826,871	32,501,280	13,696,000
4 November -	19,570,000	3,918,606	2,863,758	-	6,772,964	3,306,273	2,907,925	2,118,792	34,675,354	13,276,000
2 December -	18,792,000	3,703,728	2,727,165	-	6,430,893	3,570,126	2,851,750	2,117,300	33,672,069	14,001,000
29 December -	17,903,000	3,506,674	2,567,700	-	6,074,374	3,276,826	2,750,475	2,027,158	32,031,893	14,817,000
1849 :										
27 January -	19,292,000	3,651,797	2,621,819	-	6,273,616	3,032,872	2,717,525	1,957,214	33,573,227	15,015,000
24 February -	19,505,000	3,587,306	2,591,136	-	6,168,442	2,952,177	2,673,375	1,893,705	33,175,699	15,260,000
24 March -	18,986,000	3,467,078	2,590,875	-	6,057,953	2,935,120	2,698,650	1,808,100	32,380,823	15,270,000
21 April -	19,697,000	3,686,399	2,798,230	-	6,484,629	2,907,915	2,604,150	1,772,671	33,466,365	14,822,000
19 May -	20,139,000	3,709,781	2,720,516	-	6,430,297	3,129,189	2,610,500	1,677,388	33,976,374	14,880,000
16 June -	19,312,000	3,540,417	2,661,300	-	6,201,717	3,380,902	2,481,775	1,564,700	32,941,094	14,610,000
14 July -	19,398,000	3,479,978	2,586,161	-	6,066,139	3,111,724	2,419,575	1,489,007	32,488,445	15,013,000
11 August -	20,414,000	3,451,112	2,531,307	-	5,982,419	3,075,970	2,340,850	1,492,222	32,365,461	14,583,000
8 September -	19,520,000	3,327,758	2,457,526	-	5,785,284	3,053,322	2,308,575	1,503,870	32,166,861	14,780,000
6 October -	18,841,000	3,461,570	2,576,975	-	6,038,545	3,139,414	2,427,750	1,706,178	32,152,887	15,067,000
3 November -	19,960,000	3,821,668	2,780,683	-	6,602,351	3,281,709	2,678,076	2,008,188	34,580,328	15,214,000
1 December -	19,244,000	3,676,728	2,703,093	-	6,379,821	3,500,186	2,656,225	2,017,906	33,798,136	16,168,300
29 December -	19,040,000	3,527,246	2,601,152	-	6,128,398	3,242,448	2,626,400	2,008,108	33,045,349	16,965,000
1850 :										
26 January -	20,244,000	3,685,291	2,680,457	-	6,365,748	3,112,859	2,690,800	1,979,024	34,392,431	16,856,800
23 February -	20,432,000	3,597,124	2,657,970	-	6,255,094	3,054,463	2,679,375	1,956,306	34,377,298	16,968,000
23 March -	19,636,000	3,516,644	2,686,798	-	6,203,442	2,993,621	2,601,500	1,888,824	33,623,387	17,203,000
20 April -	20,918,000	3,702,463	2,856,075	-	6,558,538	3,014,526	2,626,425	1,862,360	34,979,849	16,851,000
18 May -	21,152,000	3,736,797	2,896,667	-	6,633,464	3,194,711	2,663,450	1,805,385	35,449,010	16,604,000
15 June -	20,401,000	3,552,821	2,745,227	-	6,298,048	3,471,528	2,530,125	1,711,686	34,412,387	16,812,000
13 July -	20,723,000	3,526,708	2,718,479	-	6,245,187	3,238,520	2,501,675	1,643,144	34,351,526	16,909,000
10 August -	21,887,000	3,499,571	2,672,526	-	6,172,097	3,172,656	2,441,125	1,637,130	35,310,008	16,844,000
7 September -	20,949,000	3,412,011	2,611,505	-	6,023,516	3,173,784	2,438,700	1,716,279	34,900,279	16,797,000
5 October -	20,376,000	3,519,787	2,715,171	-	6,234,958	3,242,595	2,546,275	1,948,184	34,348,012	16,691,000
2 November -	21,157,000	3,784,269	2,894,270	-	6,678,539	3,318,618	2,740,600	2,253,706	36,148,463	16,680,000
30 November -	20,188,000	3,610,772	2,789,078	-	6,399,850	3,504,247	2,698,250	2,245,420	35,125,767	16,125,000
28 December -	19,757,000	3,450,811	2,685,543	-	6,136,354	3,345,649	2,647,600	2,209,359	34,095,962	15,521,000
1851 :										
25 January -	20,905,000	3,573,292	2,728,624	-	6,301,916	3,252,485	2,646,150	2,136,501	35,142,052	14,607,000
22 February -	20,252,000	3,473,938	2,680,096	-	6,168,036	3,138,226	2,628,000	2,113,051	34,294,313	14,984,000
22 March -	19,908,000	3,386,062	2,686,756	-	6,072,718	3,033,235	2,574,275	2,046,637	33,634,865	14,422,000
19 April -	20,580,000	3,590,340	2,880,410	-	6,470,750	3,082,416	2,564,625	1,999,752	34,647,543	13,771,000
17 May -	20,686,000	3,692,787	2,956,160	-	6,650,947	3,254,470	2,604,225	1,924,748	35,070,390	13,293,000
14 June -	20,154,000	3,513,765	2,805,280	-	6,319,045	3,474,171	2,460,900	1,808,018	34,216,134	13,759,000
12 July -	20,594,000	3,432,343	2,731,036	-	6,163,379	3,215,440	2,364,550	1,691,724	34,029,093	14,187,000
9 August -	21,634,000	3,247,496	2,652,639	-	6,000,135	3,154,984	2,306,000	1,672,435	34,767,554	13,882,000
6 September -	21,018,000	3,219,275	2,599,918	-	5,789,193	3,125,691	2,252,350	1,719,907	33,905,141	14,264,000
4 October -	20,399,000	3,317,926	2,684,781	-	6,002,707	3,166,005	2,316,675	1,899,230	33,783,617	14,781,000
1 November -	21,608,000	3,606,315	2,860,627	-	6,465,942	3,313,433	2,512,525	2,200,364	36,100,264	15,156,000
29 November -	20,762,000	3,499,656	2,783,448	-	6,283,104	3,590,459	2,540,300	2,308,106	35,483,069	15,777,000
27 December -	19,899,000	3,370,976	2,678,391	-	6,049,367	3,356,974	2,470,225	2,256,542	34,082,108	17,043,000
1852 :										
24 January -	21,485,000	3,494,416	2,743,351	-	6,237,767	3,283,502	2,484,650	2,195,866	35,666,725	17,666,000
21 February -	21,675,000	3,442,723	2,723,808	-	6,166,531	3,178,859	2,478,550	2,180,606	35,674,546	16,510,000
20 March -	21,341,000	3,307,432	2,733,688	-	6,181,120	3,081,769	2,428,700	2,133,794	35,116,883	19,517,000
17 April -	22,174,000	3,578,917	2,906,732	-	6,487,649	3,111,970	2,451,250	2,101,608	36,323,477	19,554,000
15 May -	22,968,000	3,642,189	2,956,414	-	6,598,603	3,303,002	2,565,100	2,051,009	37,483,714	20,006,000
12 June -	22,722,000	3,504,864	2,850,555	-	6,355,419	3,580,302	2,510,625	2,018,364	37,180,710	20,835,000
10 July -	23,390,000	3,443,191	2,807,073	-	6,250,264	3,338,295	2,490,050	1,916,123	37,384,732	21,977,000
7 August -	24,760,000	3,476,700	2,813,581	-	6,290,281	3,307,750	2,501,000	1,895,455	38,754,486	21,809,000
4 September -	24,157,000	3,406,593	2,764,442	-	6,171,035	3,334,196	2,505,875	2,002,626	38,170,934	21,891,000
2 October -	23,347,000	3,550,658	2,929,757	-	6,480,415	3,443,061	2,607,950	2,267,756	38,146,182	21,782,000
30 October -	24,687,000	3,873,449	3,080,900	-	6,954,349	3,620,689	2,830,900	2,715,572	40,808,510	21,447,000
27 November -	24,470,000	3,780,028	2,980,747	-	6,760,775	3,903,882	2,843,000	2,780,152	40,757,809	21,300,000
25 December -	23,893,000	3,647,713	2,914,201	-	6,561,914	3,764,064	2,857,675	2,827,766	39,004,419	21,308,000

RETURN of the Circulation of Notes of the Bank of England, of Private and Joint Stock Banks, &c.—continued.

Four Weeks ending	ENGLAND.					SCOTLAND.	IRELAND.		TOTAL.	BULLION in the Bank of England.
	Bank of England.	Private Banks.	Joint Stock Banks.	Banks from which no Return was received until July 1841.	Aggregate Monthly Circulation of Country Banks in England and Wales.	Chartered, Private, and Joint Stock Banks.	Bank of Ireland.	Private and Joint Stock Banks.		
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1853:										
22 January -	24,848,000	3,771,528	2,989,578	-	6,781,106	3,612,710	2,896,100	2,793,551	40,911,467	19,712,000
19 February -	23,927,000	3,730,869	2,970,827	-	6,701,696	3,529,985	2,880,875	2,800,563	39,840,119	18,615,000
19 March -	23,208,000	3,671,532	2,993,634	-	6,665,166	3,443,894	2,804,800	2,715,744	38,835,604	18,906,000
16 April -	24,092,000	3,863,293	3,132,388	-	6,995,681	3,492,622	2,822,100	2,693,532	40,095,935	19,037,000
14 May -	24,702,000	3,909,775	3,135,135	-	7,044,910	3,687,329	2,868,725	2,639,824	40,942,788	18,238,000
11 June -	24,270,000	3,758,260	3,041,149	-	6,799,409	4,026,225	2,771,650	2,594,518	40,461,802	18,137,000
9 July -	24,349,000	3,718,168	3,017,819	-	6,735,987	3,761,640	2,724,950	2,448,678	40,020,255	18,530,000
6 August -	25,075,000	3,712,529	2,993,902	-	6,706,431	3,746,294	2,708,025	2,449,190	40,684,940	17,757,000
3 September -	24,296,000	3,648,294	2,984,629	-	6,632,923	3,728,890	2,693,250	2,537,137	39,888,200	16,980,000
1 October -	23,772,000	3,788,016	3,075,629	-	6,863,645	3,843,226	2,763,775	2,747,210	39,989,856	15,830,000
29 October -	24,557,000	4,069,369	3,162,929	-	7,232,298	3,987,689	3,031,425	3,235,627	42,044,039	15,313,000
26 November -	23,225,000	3,967,236	3,120,864	-	7,088,100	4,286,486	3,054,625	3,324,595	40,978,806	15,611,000
24 December -	22,112,000	3,833,753	3,056,085	-	6,889,838	4,112,787	3,095,900	3,357,327	39,567,852	15,434,000
1854:										
21 January -	22,873,000	3,914,550	3,081,454	-	6,996,004	3,998,126	3,151,675	3,388,054	40,406,859	15,962,000
18 February -	23,305,000	3,896,015	3,058,453	-	6,954,468	3,974,109	3,225,900	3,568,806	41,028,283	16,227,000
18 March -	22,376,000	3,811,787	3,076,382	-	6,888,169	3,844,363	3,217,425	3,493,353	39,819,310	15,804,000
15 April -	23,107,000	3,901,014	3,153,418	-	7,054,422	3,834,098	3,235,375	3,406,036	40,636,941	14,183,000
13 May -	23,057,000	3,949,109	3,135,176	-	7,084,285	3,967,606	3,299,600	3,285,920	40,694,411	12,857,000
10 June -	21,542,000	3,756,975	3,023,221	-	6,780,196	4,319,098	3,127,750	3,052,538	38,821,582	12,983,000
8 July -	20,994,000	3,624,168	2,930,409	-	6,554,577	4,020,561	2,989,150	2,812,212	37,370,500	13,804,000
5 August -	21,607,000	3,570,476	2,883,244	-	6,453,720	3,962,576	2,929,900	2,684,167	37,637,363	13,561,000
2 September -	21,100,000	3,485,048	2,853,908	-	6,338,954	3,867,441	2,869,125	2,708,286	36,883,806	13,568,000
30 September -	20,650,000	3,599,879	2,979,372	-	6,579,251	3,970,706	2,880,325	2,793,243	36,873,525	13,222,000
28 October -	21,683,000	3,967,550	3,139,739	-	7,107,289	4,182,128	3,142,475	3,200,606	39,315,498	13,216,000
25 November -	21,206,000	3,948,357	3,137,446	-	7,085,803	4,451,908	3,246,650	3,411,662	39,402,023	13,577,000
23 December -	20,298,000	3,848,896	3,072,727	-	6,921,623	4,316,095	3,260,275	3,462,374	38,258,367	14,010,000
1855:										
20 January -	20,852,000	3,943,067	3,104,170	-	7,047,237	4,119,523	3,117,125	3,615,495	38,751,380	13,051,000
17 February -	20,550,000	3,812,806	3,066,424	-	6,819,230	3,932,869	3,395,125	3,390,565	38,087,789	12,723,000
17 March -	19,924,000	3,744,604	3,022,000	-	6,766,604	3,811,583	3,381,375	3,276,196	37,159,758	13,514,000
14 April -	20,574,000	3,912,806	3,151,891	-	7,064,697	3,742,940	3,316,800	3,145,658	37,844,095	15,058,000
12 May -	21,187,000	3,938,584	3,151,955	-	7,090,539	3,901,201	3,322,925	3,019,325	38,520,990	15,554,000
9 June -	20,616,000	3,830,714	3,071,332	-	6,902,046	4,377,695	3,180,575	2,841,410	37,917,726	17,316,000
7 July -	20,934,000	3,776,717	3,010,492	-	6,787,209	4,115,907	3,075,800	2,676,802	37,589,718	17,958,000
4 August -	22,026,000	3,734,779	2,961,744	-	6,696,523	4,048,716	3,042,650	2,621,272	38,436,161	16,648,000
1 September -	21,227,000	3,605,892	2,900,971	-	6,506,863	3,963,833	2,936,875	2,657,687	37,292,258	15,719,000
29 September -	20,825,000	3,712,596	3,022,042	-	6,734,638	4,094,106	3,018,825	2,881,187	37,583,756	15,531,000
27 October -	21,423,000	4,073,894	3,156,987	-	7,230,881	4,302,335	3,344,600	3,444,015	39,744,831	11,641,000
24 November -	20,546,000	3,981,654	3,120,496	-	7,102,150	4,547,997	3,391,025	3,573,350	39,160,522	11,234,000
22 December -	19,554,000	3,842,755	3,058,159	-	6,900,914	4,400,763	3,424,025	3,619,254	37,898,956	11,148,000
1856:										
19 January -	19,920,000	3,911,880	3,080,816	-	6,992,696	4,142,789	3,414,825	3,555,365	38,025,675	10,550,000
16 February -	19,794,000	3,798,493	2,980,599	-	6,779,092	3,957,483	3,404,025	3,448,615	37,383,215	10,549,000
15 March -	19,306,000	3,692,037	2,993,672	-	6,685,709	3,819,813	3,332,425	3,259,088	36,493,035	10,570,000
12 April -	19,978,000	3,857,091	3,129,343	-	6,986,434	3,783,383	3,266,800	3,207,942	37,222,559	10,345,000
10 May -	20,851,000	3,931,023	3,148,100	-	7,079,123	3,938,996	3,354,975	3,156,938	38,381,032	9,796,000
7 June -	20,278,000	3,815,905	3,066,419	-	6,882,324	4,472,759	3,250,550	3,113,829	37,997,462	10,858,000
5 July -	20,295,000	3,740,825	3,035,094	-	6,775,919	4,133,110	3,147,925	3,031,229	37,383,183	12,541,000
2 August -	21,538,000	3,725,394	2,990,490	-	6,715,884	4,005,484	3,123,800	3,008,255	38,391,423	12,363,000
30 August -	20,964,000	3,556,581	2,918,771	-	6,475,332	3,941,450	3,088,600	3,003,328	37,422,610	12,443,000
27 September -	20,850,000	3,669,837	3,048,232	-	6,718,069	4,002,666	3,132,475	3,254,236	37,957,446	12,055,000
25 October -	21,735,000	3,939,874	3,155,099	-	7,094,973	4,219,079	3,482,675	3,759,282	40,291,009	10,080,000
22 November -	20,965,000	3,855,090	3,113,984	-	6,969,074	4,444,702	3,559,200	3,866,540	39,804,516	9,677,000
20 December -	19,808,000	3,696,543	3,044,845	-	6,741,388	4,349,383	3,529,600	3,777,703	38,206,074	10,526,000
1857:										
17 January -	20,007,279	3,789,209	3,051,574	-	6,780,783	4,125,178	3,567,350	3,601,357	38,081,947	10,176,000
14 February -	19,792,102	3,693,081	3,036,738	-	6,729,769	3,957,810	3,585,000	3,668,905	37,733,586	10,124,000
14 March -	19,366,575	3,635,602	3,043,057	-	6,678,659	3,828,478	3,561,575	3,611,634	37,046,921	10,339,000
11 April -	19,442,177	3,761,062	3,159,608	-	6,920,670	3,832,585	3,557,975	3,596,303	37,849,710	9,680,000

Inland Revenue Office,
20 May 1857.

Appendix, No. 16.

AN ACCOUNT of the AGGREGATE DAILY CIRCULATION of BANKS of ISSUE in *England and Wales*, from the 15th October 1844 to the 9th May 1857.

ENGLAND AND WALES.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1844:	£.	£.	£.	1844:	£.	£.	£.
October - 14	4,739,831	3,318,783	8,058,614	December - 17	4,412,397	3,054,943	7,467,340
15	4,728,936	3,321,023	8,049,959	18	4,410,102	3,071,358	7,481,460
16	4,724,266	3,308,503	8,032,769	19	4,417,898	3,051,988	7,469,886
17	4,747,299	3,306,108	8,053,407	20	4,418,486	3,065,733	7,479,219
18	4,729,970	3,291,913	8,021,883	21	4,426,466	3,069,873	7,496,339
19	4,721,784	3,288,793	8,010,577	23	4,394,412	3,058,273	7,452,685
21	4,699,921	3,262,288	7,962,209	24	4,418,685	3,085,143	7,503,828
22	4,684,687	3,246,333	7,931,020	25			
23	4,673,361	3,217,983	7,891,344	26	4,404,924	3,045,518	7,450,442
24	4,668,583	3,215,553	7,884,136	27	4,413,465	3,041,418	7,454,883
25	4,655,939	3,214,299	7,870,238	28	4,421,139	3,046,078	7,467,217
26	4,666,437	3,221,328	7,887,765	30	4,410,397	3,040,158	7,450,555
28	4,688,288	3,242,303	7,930,591	31	4,443,494	3,036,008	7,479,502
29	4,664,495	3,227,414	7,891,909				
30	4,616,417	3,195,573	7,811,990	1845:			
31	4,607,637	3,189,123	7,796,760	January - 1	4,449,571	3,036,673	7,486,244
November - 1	4,583,389	3,161,573	7,744,962	2	4,475,346	3,052,823	7,528,169
2	4,561,381	3,160,993	7,722,374	3	4,486,306	3,088,938	7,575,244
4	4,528,666	3,188,008	7,666,674	4	4,553,562	3,116,663	7,670,225
5	4,542,848	3,151,938	7,694,786	6	4,558,324	3,117,758	7,676,082
6	4,532,273	3,144,848	7,677,121	7	4,591,634	3,157,098	7,749,632
7	4,544,593	3,146,778	7,691,371	8	4,612,881	3,177,238	7,790,119
8	4,521,927	3,141,338	7,663,265	9	4,630,031	3,168,693	7,798,724
9	4,519,924	3,166,648	7,686,572	10	4,620,170	3,179,253	7,799,423
11	4,492,175	3,138,398	7,630,573	11	4,629,902	3,167,233	7,797,135
12	4,485,485	3,154,508	7,639,993	13	4,613,551	3,147,528	7,761,079
13	4,480,343	3,123,348	7,603,691	14	4,619,900	3,172,623	7,792,523
14	4,481,184	3,121,903	7,603,087	15	4,625,578	3,178,228	7,803,806
15	4,480,445	3,113,183	7,593,628	16	4,628,798	3,161,763	7,790,561
16	4,483,778	3,121,143	7,604,921	17	4,614,110	3,146,453	7,760,563
18	4,461,522	3,093,848	7,555,370	18	4,603,208	3,151,903	7,755,111
19	4,458,017	3,107,173	7,565,190	20	4,585,330	3,144,698	7,730,028
20	4,449,969	3,096,368	7,546,337	21	4,586,774	3,146,223	7,732,997
21	4,464,726	3,098,198	7,562,924	22	4,575,985	3,135,023	7,710,958
22	4,464,012	3,094,868	7,558,880	23	4,578,201	3,135,728	7,713,929
23	4,458,004	3,092,228	7,550,292	24	4,559,692	3,124,453	7,684,145
25	4,432,889	3,088,543	7,521,432	25	4,571,133	3,129,523	7,700,656
26	4,425,471	3,089,918	7,515,389	27	4,527,864	3,097,718	7,625,582
27	4,432,327	3,073,408	7,505,735	28	4,519,095	3,099,453	7,618,548
28	4,417,524	3,062,963	7,480,487	29	4,518,741	3,091,563	7,610,304
29	4,402,544	3,055,898	7,458,442	30	4,501,138	3,080,413	7,581,551
30	4,417,902	3,073,128	7,491,030	31	4,490,193	3,080,908	7,571,101
December - 2	4,394,545	3,061,693	7,456,238	February - 1	4,496,142	3,107,373	7,603,515
3	4,405,175	3,071,678	7,476,853	3	4,468,651	3,081,633	7,550,284
4	4,405,161	3,056,830	7,461,991	4	4,487,920	3,107,553	7,595,473
5	4,403,798	3,031,153	7,434,951	5	4,483,754	3,113,483	7,597,237
6	4,399,703	3,024,213	7,423,916	6	4,477,582	3,118,733	7,596,315
7	4,431,664	3,036,513	7,468,177	7	4,464,793	3,119,078	7,583,871
9	4,413,513	3,034,053	7,447,566	8	4,465,295	3,123,318	7,588,613
10	4,424,244	3,060,288	7,484,532	10	4,426,425	3,095,303	7,521,728
11	4,436,569	3,056,803	7,492,372	11	4,434,053	3,114,238	7,548,291
12	4,436,767	3,046,638	7,483,405	12	4,438,598	3,097,228	7,535,826
13	4,417,445	3,040,608	7,458,053	13	4,417,091	3,096,368	7,513,459
14	4,415,128	3,050,223	7,465,356	14	4,418,984	3,102,808	7,521,792
16	4,389,241	3,040,848	7,430,089	15	4,415,180	3,126,643	7,541,823
				17	4,386,775	3,105,493	7,492,268

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1845:	£.	£.	£.	1845:	£.	£.	£.
February - 18	4,400,859	3,096,038	7,496,897	May - 10	4,682,074	3,352,128	8,034,202
19	4,385,377	3,085,639	7,471,016	12	4,662,956	3,348,796	8,011,752
20	4,384,076	3,079,183	7,463,259	13	4,655,132	3,366,358	8,021,490
21	4,381,438	3,088,178	7,469,636	14	4,649,076	3,356,658	8,005,734
22	4,382,719	3,087,648	7,470,367	15	4,633,730	3,331,407	7,965,137
24	4,358,769	3,043,098	7,401,867	16	4,602,554	3,306,857	7,909,411
25	4,357,376	3,050,708	7,408,084	17	4,584,878	3,323,843	7,908,721
26	4,351,194	3,050,233	7,401,427	19	4,584,518	3,279,238	7,813,766
27	4,356,998	3,045,843	7,402,841	20	4,528,379	3,269,288	7,797,667
28	4,353,822	3,046,509	7,400,330	21	4,511,885	3,248,558	7,760,443
March - 1	4,350,939	3,083,058	7,434,017	22	4,485,732	3,221,693	7,707,425
3	4,346,167	3,076,778	7,422,945	23	4,476,148	3,188,893	7,665,041
4	4,353,600	3,086,833	7,440,433	24	4,482,162	3,193,088	7,675,250
5	4,353,909	3,098,468	7,452,377	26	4,439,548	3,165,013	7,604,561
6	4,363,864	3,093,649	7,457,512	27	4,448,078	3,159,678	7,607,751
7	4,377,440	3,104,268	7,481,708	28	4,430,137	3,157,049	7,587,185
8	4,389,277	3,128,758	7,518,035	29	4,424,507	3,131,153	7,555,660
10	4,367,422	3,114,668	7,482,110	30	4,418,569	3,122,058	7,540,627
11	4,376,471	3,139,258	7,515,729	31	4,452,841	3,161,978	7,614,814
12	4,385,352	3,130,628	7,515,980	June - 2	4,430,006	3,146,528	7,576,534
13	4,399,723	3,122,408	7,522,131	3	4,430,011	3,148,943	7,578,954
14	4,408,222	3,139,583	7,547,805	4	4,418,050	3,137,653	7,555,703
15	4,426,846	3,163,343	7,590,189	5	4,411,039	3,122,968	7,533,947
17	4,404,607	3,142,468	7,547,075	6	4,394,674	3,110,753	7,511,427
18	4,417,755	3,149,648	7,567,403	7	4,438,723	3,145,513	7,574,236
19	4,437,049	3,146,343	7,583,392	9	4,387,852	3,125,268	7,513,220
20	4,481,223	3,155,848	7,637,071	10	4,387,307	3,143,483	7,531,290
21	Good Friday.			11	4,370,311	3,123,858	7,494,169
22	4,520,055	3,191,603	7,721,658	12	4,373,630	3,118,833	7,492,519
24	4,533,524	3,182,428	7,715,952	13	4,368,708	3,110,173	7,478,881
25	4,571,420	3,200,508	7,771,928	14	4,378,974	3,120,608	7,508,582
26	4,578,094	3,200,958	7,779,052	16	4,352,591	3,115,223	7,467,814
27	4,589,061	3,197,663	7,786,724	17	4,357,331	3,121,853	7,479,184
28	4,600,720	3,203,158	7,803,878	18	4,341,255	3,115,093	7,456,348
29	4,637,554	3,232,453	7,870,007	19	4,355,584	3,094,333	7,449,917
31	4,625,089	3,223,748	7,858,837	20	4,360,527	3,097,715	7,457,242
April - 1	4,654,714	3,257,708	7,912,422	21	4,414,122	3,136,658	7,550,780
2	4,668,052	3,268,159	7,936,210	22	4,409,573	3,128,688	7,538,261
3	4,668,282	3,279,189	7,947,470	24	4,425,907	3,137,858	7,563,765
4	4,677,165	3,290,119	7,967,283	25	4,432,310	3,138,648	7,570,958
5	4,729,647	3,348,888	8,078,535	26	4,431,357	3,141,038	7,572,395
7	4,708,252	3,339,578	8,047,830	27	4,422,579	3,129,098	7,551,677
8	4,711,654	3,365,219	8,076,872	28	4,457,472	3,157,988	7,615,460
9	4,718,990	3,357,739	8,076,729	30	4,451,514	3,119,348	7,570,862
10	4,719,190	3,350,789	8,069,979	July - 1	4,467,707	3,145,068	7,612,775
11	4,711,918	3,342,878	8,054,796	2	4,481,770	3,155,968	7,637,738
12	4,727,583	3,360,189	8,087,772	3	4,482,971	3,155,178	7,638,149
14	4,701,207	3,324,688	8,025,895	4	4,490,862	3,158,578	7,649,440
15	4,686,735	3,324,470	8,011,205	5	4,542,041	3,221,298	7,763,339
16	4,669,970	3,322,058	7,992,028	7	4,511,847	3,204,463	7,716,310
17	4,682,336	3,322,898	8,005,233	8	4,520,435	3,224,573	7,745,008
18	4,667,626	3,308,868	7,976,494	9	4,524,082	3,222,648	7,746,730
19	4,682,981	3,327,008	8,009,989	10	4,524,996	3,261,263	7,786,259
21	4,643,753	3,297,618	7,941,371	11	4,517,322	3,184,718	7,702,040
22	4,658,064	3,295,328	7,953,392	12	4,526,716	3,192,838	7,719,554
23	4,650,895	3,271,643	7,922,538	14	4,491,614	3,157,948	7,649,562
24	4,658,946	3,254,883	7,913,829	15	4,479,188	3,150,963	7,630,151
25	4,654,526	3,247,938	7,902,464	16	4,473,356	3,134,573	7,607,929
26	4,671,490	3,264,843	7,936,333	17	4,466,115	3,124,543	7,590,658
28	4,659,635	3,256,003	7,915,638	18	4,465,351	3,108,493	7,573,844
29	4,663,632	3,267,963	7,931,595	19	4,494,159	3,113,708	7,607,867
30	4,654,730	3,268,188	7,922,918	21	4,469,864	3,106,028	7,575,892
May - 1	4,686,095	3,274,439	7,960,527	22	4,459,751	3,122,213	7,581,964
2	4,684,643	3,281,153	7,965,796	23	4,447,739	3,121,813	7,569,552
3	4,718,673	3,323,668	8,042,341	24	4,439,604	3,109,668	7,549,272
4	4,696,231	3,320,338	8,016,569	25	4,439,031	3,104,598	7,543,629
6	4,710,325	3,329,308	8,039,633	26	4,459,408	3,130,858	7,590,261
7	4,694,496	3,331,598	8,026,094	28	4,417,814	3,099,748	7,517,567
8	4,692,814	3,318,528	8,011,337	29	4,423,321	3,102,828	7,526,149
9	4,676,611	3,322,458	7,999,069	30	4,425,228	3,106,028	7,531,251
				31	4,432,411	3,094,343	7,526,754

AGGREGATE Daily Circulation of Banks of Issue in England and Wales—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1845:	£.	£.	£.	1845:	£.	£.	£.
August - 1	4,488,774	3,096,638	7,585,411	October - 22	4,787,324	3,380,678	8,168,002
2	4,484,028	3,140,253	7,624,281	23	4,765,751	3,373,393	8,159,144
4	4,441,401	3,115,698	7,557,299	24	4,765,221	3,352,408	8,117,629
5	4,443,287	3,134,063	7,579,350	25	4,786,895	3,365,948	8,152,843
6	4,442,326	3,138,803	7,581,329	27	4,751,596	3,327,233	8,078,829
7	4,425,756	3,180,578	7,606,334	28	4,741,274	3,327,038	8,068,312
8	4,421,366	3,132,208	7,553,774	29	4,695,635	3,296,363	7,991,998
9	4,436,122	3,151,023	7,587,145	30	4,696,833	3,290,818	7,987,651
11	4,393,870	3,137,913	7,531,783	31	4,676,064	3,275,218	7,951,277
12	4,392,345	3,109,208	7,502,553	November - 1	4,702,389	3,289,868	7,992,457
13	4,389,083	3,147,993	7,537,076	3	4,654,882	3,251,238	7,906,120
14	4,385,422	3,122,313	7,507,735	4	4,637,836	3,244,148	7,881,984
15	4,385,117	3,135,578	7,520,695	5	4,627,239	3,227,498	7,854,737
16	4,407,495	3,148,543	7,556,038	6	4,614,184	3,212,463	7,826,647
18	4,378,612	3,126,883	7,505,495	7	4,598,725	3,201,128	7,799,853
19	4,357,754	3,128,968	7,486,722	8	4,629,553	3,223,338	7,852,891
20	4,359,044	3,130,643	7,489,687	10	4,617,722	3,226,418	7,844,140
21	4,361,250	3,133,833	7,495,083	11	4,604,261	3,250,013	7,854,274
22	4,362,815	3,131,718	7,494,533	12	4,618,568	3,248,498	7,867,066
23	4,395,442	3,145,068	7,540,510	13	4,613,203	3,232,063	7,845,266
25	4,363,108	3,117,238	7,480,346	14	4,604,822	3,224,483	7,829,305
26	4,372,237	3,136,508	7,508,745	15	4,638,141	3,258,488	7,896,629
27	4,358,011	3,137,003	7,495,014	17	4,590,997	3,245,073	7,836,070
28	4,359,371	3,122,333	7,481,704	18	4,571,802	3,242,358	7,814,260
29	4,369,089	3,119,063	7,488,152	19	4,551,056	3,233,315	7,784,371
30	4,398,457	3,147,723	7,546,180	20	4,565,404	3,229,131	7,794,535
September - 1	4,361,578	3,145,478	7,507,056	21	4,563,708	3,229,773	7,793,481
2	4,359,488	3,152,038	7,511,526	22	4,606,083	3,263,333	7,869,416
3	4,347,952	3,144,988	7,492,940	24	4,562,528	3,249,823	7,812,351
4	4,343,435	3,143,198	7,486,633	25	4,554,378	3,247,698	7,802,076
5	4,335,335	3,130,963	7,466,298	26	4,549,379	3,232,233	7,781,612
6	4,369,467	3,159,228	7,528,695	27	4,546,712	3,194,767	7,741,479
8	4,335,472	3,138,808	7,474,280	28	4,541,179	3,207,863	7,748,842
9	4,334,062	3,157,988	7,492,050	29	4,566,561	3,217,073	7,783,634
10	4,331,798	3,158,533	7,490,331	December - 1	4,433,774	3,203,328	7,737,102
11	4,332,575	3,151,613	7,484,188	2	4,547,078	3,191,363	7,738,441
12	4,333,923	3,154,718	7,488,641	3	4,525,180	3,180,918	7,706,098
13	4,380,444	3,197,633	7,578,077	4	4,525,190	3,159,233	7,684,423
15	4,367,282	3,191,348	7,558,630	5	4,512,948	3,156,978	7,669,926
16	4,372,847	3,217,218	7,590,065	6	4,554,220	3,194,883	7,749,103
17	4,381,269	3,215,423	7,596,692	8	4,508,754	3,166,443	7,675,197
18	4,401,308	3,223,878	7,625,186	9	4,507,500	3,193,608	7,701,107
19	4,429,725	3,255,938	7,685,663	10	4,521,096	3,184,508	7,705,604
20	4,470,097	3,288,923	7,759,020	11	4,536,161	3,186,693	7,722,854
22	4,455,303	3,268,443	7,723,746	12	4,518,656	3,170,513	7,689,169
23	4,464,811	3,276,738	7,741,549	13	4,540,458	3,185,138	7,725,596
24	4,476,493	3,287,133	7,763,626	15	4,497,373	3,161,608	7,658,981
25	4,488,189	3,297,848	7,786,037	16	4,490,883	3,172,898	7,663,781
26	4,517,382	3,311,708	7,829,090	17	4,490,414	3,163,648	7,654,062
27	4,565,250	3,354,073	7,919,323	18	4,491,922	3,145,878	7,637,800
29	4,576,009	3,337,828	7,913,837	19	4,482,815	3,141,558	7,624,373
30	4,599,258	3,353,963	7,953,221	20	4,501,800	3,168,458	7,670,258
October - 1	4,624,450	3,303,678	7,928,128	22	4,449,262	3,145,523	7,594,785
2	4,647,918	3,364,038	8,011,956	23	4,468,784	3,157,593	7,626,377
3	4,650,162	3,359,033	8,009,195	24	4,494,915	3,178,243	7,673,158
4	4,705,111	3,380,873	8,085,984	25			
6	4,672,027	3,352,118	8,024,145	26	4,480,763	3,157,803	7,638,566
7	4,668,693	3,356,868	8,025,561	27	4,604,191	3,150,943	7,655,134
8	4,681,474	3,357,043	8,038,517	29	4,480,740	3,138,823	7,619,563
9	4,710,243	3,343,628	8,053,871	30	4,492,283	3,154,023	7,646,306
10	4,733,736	3,389,928	8,123,664	31	4,501,348	3,118,233	7,619,581
11	4,786,171	3,377,728	8,163,899	1846:			
13	4,799,936	3,402,095	8,202,031	January - 1	4,530,397	3,133,478	7,663,875
14	4,806,242	3,426,828	8,233,070	2	4,555,219	3,149,523	7,704,742
15	4,818,293	3,433,813	8,252,106	3	4,603,491	3,201,424	7,804,915
16	4,837,818	3,422,113	8,259,931	5	4,609,904	3,209,193	7,819,097
17	4,839,389	3,421,728	8,261,117	6	4,647,843	3,246,253	7,894,096
18	4,857,441	3,443,828	8,301,269	7	4,666,867	3,259,788	7,926,655
20	4,824,781	3,423,423	8,248,204	8	4,683,285	3,253,108	7,936,393
21	4,828,775	3,408,243	8,237,018				

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
	£.	£.	£.		£.	£.	£.
1846 :				1846 :			
January -				April -			
9	4,686,333	3,262,708	7,948,941	1	4,700,147	3,289,613	7,989,760
10	4,710,885	3,291,263	8,002,148	2	4,727,997	3,290,268	8,018,265
12	4,698,888	3,280,688	7,975,576	3	4,745,559	3,299,268	8,044,827
13	4,707,841	3,313,443	8,021,284	4	4,783,704	3,346,363	8,130,067
14	4,708,330	3,323,563	8,031,893	6	4,769,839	3,340,233	8,110,072
15	4,717,129	3,299,878	8,017,007	7	4,776,198	3,350,618	8,126,818
16	4,701,985	3,303,273	8,005,258	8	4,778,563	3,340,323	8,116,886
17	4,690,831	3,312,653	8,003,484	9	4,806,042	3,338,238	8,144,280
19	4,640,648	3,278,833	7,919,476	10	Good Friday.		
20	4,660,795	3,288,633	7,949,428	11	4,824,764	3,366,138	8,190,902
21	4,653,628	3,284,028	7,937,656	13	4,774,125	3,384,293	8,108,418
22	4,650,216	3,278,418	7,928,634	14	4,766,640	3,366,618	8,132,258
23	4,630,457	3,267,718	7,898,175	15	4,752,697	3,356,058	8,108,755
24	4,636,982	3,265,568	7,902,550	16	4,776,509	3,335,903	8,112,412
26	4,577,701	3,223,168	7,800,867	17	4,756,641	3,317,953	8,074,594
27	4,575,609	3,206,153	7,781,762	18	4,737,867	3,302,283	8,040,150
28	4,558,006	3,181,978	7,739,984	20	4,705,261	3,263,048	7,968,309
29	4,553,235	3,157,433	7,710,668	21	4,700,369	3,250,643	7,951,012
30	4,535,104	3,154,188	7,689,291	22	4,694,115	3,234,703	7,928,818
31	4,557,354	3,159,858	7,717,212	23	4,699,688	3,211,336	7,911,021
February -				24	4,691,539	3,204,848	7,896,387
2	4,545,078	3,161,228	7,706,306	25	4,709,289	3,214,078	7,923,367
3	4,553,440	3,161,838	7,715,278	27	4,689,114	3,222,108	7,911,222
4	4,558,857	3,152,883	7,711,740	28	4,701,667	3,236,818	7,938,485
5	4,548,184	3,129,718	7,677,902	29	4,702,191	3,255,333	7,957,524
6	4,531,554	3,117,953	7,649,507	30	4,708,990	3,257,213	7,966,203
7	4,554,326	3,150,958	7,705,284	May -			
9	4,492,177	3,115,588	7,607,765	1	4,714,341	3,275,143	7,989,484
10	4,481,027	3,127,373	7,608,400	2	4,753,537	3,328,308	8,082,345
11	4,478,178	3,118,723	7,596,901	4	4,717,325	3,321,913	8,039,238
12	4,484,478	3,116,228	7,600,706	5	4,718,249	3,327,758	8,046,007
13	4,467,574	3,117,348	7,584,922	6	4,702,475	3,304,253	8,006,728
14	4,476,185	3,139,083	7,615,268	7	4,690,004	3,300,828	7,990,832
16	4,437,159	3,109,238	7,546,397	8	4,679,218	3,286,938	7,966,156
17	4,438,132	3,108,448	7,546,580	9	4,687,889	3,317,528	8,005,417
18	4,429,848	3,091,878	7,521,726	11	4,669,475	3,296,853	7,966,328
19	4,445,001	3,091,953	7,536,954	12	4,667,092	3,337,133	8,004,225
20	4,431,918	3,089,398	7,521,316	13	4,662,992	3,317,988	7,980,980
21	4,450,806	3,097,733	7,548,539	14	4,652,092	3,294,993	7,947,085
23	4,399,951	3,071,873	7,471,824	15	4,619,050	3,260,358	7,879,408
24	4,396,468	3,068,923	7,465,391	16	4,617,422	3,265,098	7,882,520
25	4,403,228	3,038,353	7,441,581	18	4,560,370	3,233,808	7,794,178
26	4,422,107	3,061,428	7,483,535	19	4,551,509	3,224,703	7,776,212
27	4,415,571	3,054,228	7,469,799	20	4,534,949	3,203,013	7,737,962
28	4,470,316	3,094,078	7,564,394	21	4,543,451	3,176,618	7,720,069
March -				22	4,528,551	3,149,183	7,677,734
2	4,445,402	3,100,678	7,546,080	23	4,561,054	3,160,448	7,721,502
3	4,457,229	3,095,143	7,552,372	25	4,518,760	3,131,543	7,650,303
4	4,452,289	3,086,408	7,538,757	26	4,523,412	3,139,733	7,663,145
5	4,462,789	3,088,833	7,551,622	27	4,514,298	3,130,848	7,645,146
6	4,454,780	3,107,178	7,561,958	28	4,520,437	3,131,083	7,651,520
7	4,503,018	3,162,963	7,665,981	29	4,515,177	3,138,613	7,653,790
9	4,474,913	3,141,363	7,616,276	30	4,550,945	3,176,513	7,727,458
10	4,496,823	3,154,208	7,651,031	June -			
11	4,501,060	3,149,013	7,650,073	1	4,517,895	3,168,838	7,686,733
12	4,501,339	3,136,798	7,638,137	2	4,528,079	3,179,233	7,702,312
13	4,437,485	3,143,053	7,630,538	3	4,508,049	3,158,623	7,666,672
14	4,520,085	3,178,043	7,698,128	4	4,485,010	3,151,113	7,636,123
16	4,494,758	3,171,828	7,666,586	5	4,480,426	3,145,463	7,625,889
17	4,500,471	3,188,063	7,688,534	6	4,503,855	3,166,543	7,670,398
18	4,499,914	3,185,993	7,685,907	8	4,467,283	3,137,918	7,605,201
19	4,518,864	3,191,673	7,710,537	9	4,453,985	3,164,743	7,618,728
20	4,506,483	3,195,063	7,701,546	10	4,452,074	3,146,458	7,598,532
21	4,553,648	3,236,538	7,790,186	11	4,437,043	3,124,548	7,561,591
23	4,539,864	3,233,478	7,773,342	12	4,405,645	3,112,873	7,518,518
24	4,560,625	3,249,633	7,810,258	13	4,416,739	3,115,018	7,531,757
25	4,582,978	3,259,163	7,842,141	15	4,375,039	3,084,303	7,459,342
26	4,597,336	3,259,163	7,856,499	16	4,364,498	3,088,368	7,452,866
27	4,602,544	3,251,448	7,853,992	17	4,354,703	3,074,653	7,429,356
28	4,657,197	3,281,448	7,938,645	18	4,348,664	3,065,018	7,413,682
30	4,658,523	3,274,645	7,933,168	19	4,338,101	3,058,993	7,397,094
31	4,683,847	3,284,143	7,967,990	20	4,385,524	3,086,148	7,471,672
				22	4,363,772	3,068,078	7,431,850

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1846:	£.	£.	£.	1846:	£.	£.	£.
June - 23	4,355,463	3,072,473	7,427,936	September - 11	4,482,332	3,168,953	7,646,285
24	4,378,006	3,077,548	7,450,554	12	4,541,137	3,207,123	7,748,260
25	4,386,508	3,064,158	7,450,666	14	4,515,859	3,193,983	7,709,842
26	4,387,949	3,065,643	7,453,592	15	4,520,425	3,215,518	7,735,943
27	4,416,710	3,097,073	7,513,783	16	4,527,725	3,225,388	7,753,113
29	4,370,040	3,004,028	7,434,068	17	4,557,091	3,236,753	7,793,844
30	4,376,994	3,046,393	7,423,387	18	4,566,920	3,265,883	7,832,812
July - 1	4,394,126	3,059,593	7,453,719	19	4,629,445	3,321,253	7,950,698
2	4,402,804	3,064,353	7,466,957	21	4,592,686	3,299,148	7,891,834
3	4,408,535	3,069,458	7,477,993	22	4,601,747	3,297,463	7,899,210
4	4,449,150	3,094,993	7,544,143	23	4,627,656	3,276,183	7,903,839
6	4,442,878	3,104,368	7,547,246	24	4,637,899	3,278,973	7,916,872
7	4,450,059	3,113,833	7,563,892	25	4,653,081	3,275,521	7,928,602
8	4,441,217	3,108,938	7,550,155	26	4,711,890	3,296,113	8,008,003
9	4,433,397	3,109,398	7,542,795	28	4,692,404	3,271,508	7,963,912
10	4,431,893	3,106,888	7,538,781	29	4,704,522	3,285,988	7,990,510
11	4,462,061	3,120,978	7,583,039	30	4,724,816	3,269,498	7,994,314
13	4,421,077	3,093,533	7,514,610	October - 1	4,747,083	3,272,693	8,019,776
14	4,416,940	3,115,858	7,532,798	2	4,745,719	3,277,723	8,023,442
15	4,414,324	3,112,758	7,527,082	3	4,767,525	3,292,273	8,059,798
16	4,413,743	3,104,898	7,518,641	5	4,731,616	3,254,923	7,986,539
17	4,406,415	3,103,378	7,509,793	6	4,718,893	3,243,738	7,962,631
18	4,437,183	3,120,548	7,557,731	7	4,722,405	3,233,938	7,956,343
20	4,424,957	3,097,026	7,521,983	8	4,747,168	3,225,863	7,973,031
21	4,422,134	3,092,983	7,515,122	9	4,737,752	3,221,863	7,959,615
22	4,416,853	3,091,103	7,507,956	10	4,821,785	3,270,648	8,092,433
23	4,411,778	3,072,988	7,484,766	12	4,829,423	3,290,258	8,119,681
24	4,400,803	3,060,828	7,461,631	13	4,840,932	3,333,668	8,174,600
25	4,444,300	3,098,148	7,542,448	14	4,856,177	3,347,063	8,203,240
27	4,400,152	3,074,103	7,474,255	15	4,807,887	3,353,828	8,221,715
28	4,392,091	3,073,293	7,455,384	16	4,863,693	3,368,393	8,232,591
29	4,380,028	3,063,993	7,444,021	17	4,853,642	3,404,373	8,258,015
30	4,364,692	3,050,873	7,415,565	19	4,826,216	3,394,753	8,220,969
31	4,372,566	3,038,818	7,411,384	20	4,806,697	3,395,348	8,202,045
August - 1	4,396,778	3,076,493	7,473,271	21	4,800,031	3,379,378	8,179,409
3	4,365,302	3,058,828	7,424,130	22	4,818,287	3,363,288	8,181,575
4	4,354,284	3,079,723	7,434,007	23	4,800,099	3,374,478	8,175,177
5	4,342,094	3,074,983	7,417,077	24	4,832,638	3,380,718	8,213,356
6	4,336,457	3,049,593	7,386,050	26	4,803,422	3,353,238	8,156,560
7	4,323,812	3,034,683	7,358,493	27	4,795,670	3,342,748	8,138,418
8	4,344,971	3,050,258	7,395,229	28	4,777,808	3,325,462	8,103,270
10	4,306,578	3,028,013	7,334,591	29	4,783,746	3,299,238	8,082,984
11	4,303,047	3,041,558	7,344,605	30	4,744,430	3,277,918	8,022,348
12	4,306,626	3,049,463	7,356,089	31	4,759,180	3,269,928	8,029,108
13	4,299,084	3,035,758	7,334,842	November - 2	4,716,191	3,244,223	7,960,414
14	4,295,543	3,037,468	7,333,011	3	4,700,774	3,215,438	7,916,212
15	4,322,538	3,050,028	7,372,566	4	4,697,763	3,191,333	7,889,096
17	4,290,458	3,027,728	7,318,186	5	4,683,954	3,175,193	7,859,147
18	4,304,095	3,046,633	7,350,728	6	4,658,760	3,157,778	7,816,538
19	4,312,660	3,044,693	7,357,353	7	4,688,003	3,186,228	7,874,231
20	4,328,347	3,043,613	7,371,960	9	4,660,619	3,192,768	7,853,377
21	4,351,643	3,046,578	7,398,221	10	4,652,685	3,222,183	7,874,868
22	4,390,297	3,094,233	7,484,530	11	4,663,662	3,215,983	7,879,545
24	4,365,203	3,070,358	7,435,561	12	4,659,749	3,200,978	7,860,722
25	4,377,109	3,084,048	7,461,157	13	4,634,543	3,202,493	7,837,036
26	4,377,423	3,084,328	7,461,751	14	4,661,146	3,231,678	7,892,824
27	4,376,364	3,077,043	7,453,407	16	4,620,637	3,213,818	7,834,455
28	4,378,064	3,073,693	7,451,757	17	4,608,815	3,204,008	7,812,818
29	4,430,716	3,121,883	7,552,599	18	4,606,247	3,191,093	7,797,340
31	4,403,421	3,105,868	7,509,289	19	4,617,692	3,183,863	7,801,555
September - 1	4,404,426	3,122,148	7,526,574	20	4,590,863	3,179,816	7,770,679
2	4,418,562	3,130,138	7,548,700	21	4,631,257	3,219,463	7,850,720
3	4,434,102	3,136,478	7,570,580	23	4,603,649	3,201,783	7,807,432
4	4,435,534	3,138,663	7,574,197	24	4,587,318	3,203,498	7,790,816
5	4,501,802	3,164,153	7,665,955	25	4,581,689	3,201,723	7,783,312
7	4,470,292	3,159,003	7,629,295	26	4,580,372	3,195,153	7,775,525
8	4,402,772	3,163,818	7,626,590	27	4,566,474	3,190,758	7,757,227
9	4,474,676	3,176,913	7,651,489	28	4,602,798	3,203,728	7,806,526
10	4,482,377	3,174,503	7,656,780	30	4,552,903	3,177,273	7,730,176

AGGREGATE Daily Circulation of Banks of Issue in *England* and *Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1846:	£.	£.	£.	1847:	£.	£.	£.
December - 1	4,585,067	3,174,548	7,709,615	February - 18	4,585,911	3,196,623	7,732,534
2	4,521,080	3,150,668	7,671,748	19	4,532,812	3,179,098	7,711,910
3	4,527,741	3,137,168	7,664,909	20	4,550,011	3,195,303	7,745,314
4	4,508,763	3,128,498	7,637,261	22	4,503,286	3,165,578	7,668,864
5	4,542,780	3,147,913	7,690,693	23	4,503,310	3,168,928	7,670,238
6	4,514,466	3,128,488	7,642,954	24	4,509,200	3,168,063	7,667,263
7	4,509,377	3,144,973	7,654,350	25	4,522,629	3,167,103	7,689,732
8	4,517,939	3,127,423	7,645,362	26	4,525,035	3,162,378	7,687,413
9	4,520,189	3,130,723	7,650,912	27	4,540,599	3,199,623	7,740,222
10	4,501,692	3,123,828	7,625,520	March - 1	4,503,222	3,192,753	7,695,975
11	4,517,489	3,142,563	7,660,052	2	4,508,893	3,201,058	7,709,951
12	4,489,244	3,141,738	7,630,982	3	4,521,008	3,195,023	7,716,031
13	4,494,548	3,134,978	7,629,526	4	4,515,055	3,199,198	7,714,253
14	4,483,031	3,131,073	7,614,104	5	4,507,555	3,204,998	7,712,553
15	4,507,984	3,127,368	7,635,352	6	4,548,322	3,245,423	7,793,745
16	4,497,213	3,122,733	7,619,946	7	4,515,428	3,233,108	7,748,536
17	4,527,645	3,138,198	7,665,843	8	4,506,123	3,245,903	7,752,026
18	4,488,995	3,134,803	7,623,798	9	4,509,067	3,227,253	7,736,320
19	4,511,714	3,142,093	7,653,807	10	4,513,905	3,224,373	7,738,278
20	4,516,356	3,134,233	7,650,589	11	4,514,239	3,217,243	7,731,482
21	4,558,054	3,159,698	7,717,752	12	4,529,222	3,264,193	7,793,415
22				13	4,502,892	3,258,948	7,761,840
23	4,552,754	3,147,313	7,700,067	14	4,511,185	3,261,668	7,772,853
24	4,527,701	3,137,943	7,665,644	15	4,519,203	3,253,693	7,772,896
25	4,540,846	3,143,888	7,684,734	16	4,532,314	3,248,193	7,780,507
26	4,551,864	3,139,613	7,691,477	17	4,543,078	3,249,583	7,792,661
27	4,559,962	3,122,243	7,682,205	18	4,577,475	3,286,793	7,864,268
28				19	4,562,007	3,274,643	7,836,650
29				20	4,582,821	3,281,368	7,864,189
30				21	Humiliation Day.		
31				22	4,623,845	3,290,718	7,914,563
1847:				23	4,618,186	3,291,788	7,909,974
January - 1	4,563,426	3,111,973	7,675,399	24	4,653,478	3,327,453	7,980,931
2	4,631,909	3,177,398	7,809,307	25	4,684,686	3,324,088	7,958,774
3	4,630,912	3,189,078	7,819,990	26	4,658,656	3,324,923	7,983,579
4	4,662,668	3,221,713	7,884,381	27	4,676,330	3,328,138	8,004,463
5	4,693,564	3,239,828	7,933,392	28			
6	4,704,373	3,249,183	7,953,556	29	4,731,612	3,342,868	8,074,480
7	4,706,636	3,270,018	7,976,654	30	Good Friday.		
8	4,740,321	3,315,908	8,056,229	31	4,789,555	3,370,788	8,160,343
9	4,730,379	3,311,043	8,041,422	1	4,757,126	3,372,963	8,130,089
10	4,723,048	3,326,273	8,049,321	2	4,776,398	3,370,718	8,147,116
11	4,734,852	3,323,593	8,058,445	3	4,780,135	3,366,753	8,146,888
12	4,743,306	3,315,103	8,058,409	4	4,787,425	3,362,688	8,150,113
13	4,731,189	3,312,523	8,043,712	5	4,771,260	3,339,363	8,110,623
14	4,744,167	3,304,163	8,048,330	6	4,792,840	3,336,668	8,129,508
15	4,704,432	3,292,098	7,996,530	7	4,754,619	3,312,728	8,067,347
16	4,697,462	3,301,128	7,998,590	8	4,735,001	3,313,803	8,048,804
17	4,690,254	3,286,798	7,977,052	9	4,719,243	3,285,828	8,005,071
18	4,677,624	3,272,878	7,950,502	10	4,719,054	3,273,408	7,992,462
19	4,653,692	3,260,813	7,914,505	11	4,692,675	3,250,243	7,942,918
20	4,652,768	3,276,068	7,928,836	12	4,714,511	3,255,943	7,970,454
21	4,595,992	3,256,643	7,856,635	13	4,684,374	3,230,218	7,914,592
22	4,608,926	3,242,153	7,851,079	14	4,691,244	3,227,273	7,918,517
23	4,601,938	3,225,808	7,827,746	15	4,686,187	3,221,533	7,907,720
24	4,594,235	3,213,393	7,807,628	16	4,695,861	3,218,483	7,914,344
25	4,581,640	3,201,943	7,783,583	17	4,679,691	3,222,903	7,902,594
26	4,601,980	3,221,788	7,823,768	18	4,705,013	3,261,043	7,966,056
27				19	4,681,131	3,249,228	7,930,359
28				20	4,687,464	3,251,613	7,939,077
29				21	4,680,951	3,251,553	7,932,504
30				22	4,689,611	3,253,163	7,942,774
31				23	4,680,885	3,250,893	7,931,778
February - 1	4,575,675	3,203,233	7,778,908	24			
2	4,583,535	3,214,383	7,797,918	25	4,744,811	3,300,033	8,053,844
3	4,575,291	3,209,518	7,784,809	26	4,690,861	3,297,158	7,988,019
4	4,597,311	3,209,438	7,806,744	27	4,687,756	3,301,898	7,989,654
5	4,586,178	3,208,733	7,794,906	28	4,674,614	3,290,078	7,964,692
6	4,617,280	3,236,968	7,854,248	29	4,664,710	3,277,158	7,941,868
7	4,563,387	3,202,428	7,765,815	30	4,624,657	3,260,605	7,885,262
8	4,559,492	3,212,798	7,772,290	1	4,643,877	3,288,144	7,932,021
9	4,578,072	3,218,073	7,796,145	2	4,598,428	3,284,678	7,883,106
10	4,571,886	3,206,123	7,777,009				
11	4,546,444	3,191,718	7,738,162				
12	4,560,148	3,230,473	7,790,621				
13	4,513,585	3,201,173	7,714,758				
14	4,514,507	3,217,223	7,731,710				
15	4,517,682	3,203,828	7,721,510				

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1847:	£.	£.	£.	1847:	£.	£.	£.
May - 11	4,588,051	3,266,978	7,855,029	August - 2	4,255,656	2,988,419	7,244,069
12	4,594,453	3,266,908	7,860,356	3	4,259,958	3,006,833	7,265,786
13	4,604,768	3,264,483	7,869,246	4	4,229,683	2,984,719	7,214,398
14	4,572,678	3,251,679	7,824,356	5	4,236,784	2,987,986	7,224,772
15	4,596,174	3,268,109	7,859,282	6	4,241,992	2,982,850	7,224,846
17	4,541,738	3,230,919	7,772,656	7	4,233,368	3,015,518	7,298,886
18	4,514,304	3,219,543	7,734,347	9	4,247,380	2,986,149	7,232,528
19	4,498,921	3,205,333	7,703,554	10	4,229,674	2,987,413	7,217,087
20	4,497,742	3,189,139	7,686,880	11	4,228,579	2,984,106	7,207,687
21	4,477,324	3,160,168	7,637,487	12	4,225,035	2,975,819	7,200,853
22	4,496,966	3,197,938	7,694,904	13	4,212,954	2,976,829	7,189,782
24	4,459,827	3,165,849	7,625,675	14	4,233,723	2,987,759	7,221,481
25	4,466,095	3,162,378	7,628,383	16	4,186,516	2,960,768	7,147,279
26	4,463,258	3,141,573	7,604,826	17	4,190,559	2,968,448	7,169,007
27	4,456,556	3,134,773	7,591,329	18	4,180,317	2,947,403	7,127,720
28	4,437,677	3,126,629	7,564,300	19	4,181,268	2,940,118	7,121,406
29	4,468,952	3,148,588	7,617,535	20	4,173,816	2,928,943	7,102,759
31	4,419,778	3,108,678	7,523,456	21	4,201,419	2,945,173	7,146,597
June - 1	4,429,561	3,101,548	7,531,109	23	4,159,949	2,915,673	7,075,622
2	4,406,951	3,097,533	7,504,484	24	4,161,523	2,929,948	7,091,471
3	4,399,844	3,077,843	7,477,687	25	4,154,922	2,912,813	7,067,735
4	4,381,946	3,074,603	7,456,549	26	4,151,756	2,918,008	7,069,764
5	4,420,713	3,108,633	7,529,346	27	4,163,969	2,928,058	7,092,027
7	4,375,239	3,091,143	7,466,382	28	4,194,253	2,962,003	7,156,266
8	4,368,737	3,104,358	7,472,995	30	4,153,481	2,943,219	7,101,699
9	4,365,589	3,090,093	7,455,682	31	4,161,465	2,958,943	7,115,408
10	4,350,204	3,081,523	7,431,732	September - 1	4,162,379	2,940,608	7,102,987
11	4,334,362	3,064,218	7,398,580	2	4,163,944	2,945,733	7,109,677
12	4,360,034	3,077,633	7,437,672	3	4,176,027	2,955,243	7,131,275
14	4,315,359	3,042,053	7,357,912	4	4,227,397	2,995,618	7,223,015
15	4,303,443	3,028,108	7,331,551	6	4,190,623	2,981,988	7,172,611
16	4,292,321	3,014,333	7,306,704	7	4,183,627	2,987,198	7,170,825
17	4,310,438	3,018,233	7,328,676	8	4,185,924	2,976,863	7,162,787
18	4,312,314	3,014,023	7,326,337	9	4,187,196	2,978,918	7,166,114
19	4,354,724	3,053,008	7,407,732	10	4,180,902	2,978,483	7,159,385
21	4,324,574	3,020,278	7,344,852	11	4,224,085	3,009,793	7,233,878
22	4,320,288	3,025,243	7,345,536	13	4,181,810	2,993,708	7,175,518
23	4,315,999	3,024,093	7,340,092	14	4,184,323	3,031,063	7,215,386
24	4,319,858	3,034,233	7,354,141	15	4,190,340	3,031,683	7,222,023
25	4,325,857	3,021,113	7,346,970	16	4,201,083	3,030,498	7,231,580
26	4,320,171	3,047,888	7,418,059	17	4,206,758	3,027,208	7,233,966
28	4,316,214	3,028,653	7,344,872	18	4,265,718	3,064,393	7,330,111
29	4,318,631	3,021,258	7,339,889	20	4,243,946	3,055,098	7,298,944
30	4,326,491	3,005,673	7,332,164	21	4,246,892	3,067,933	7,314,825
July - 1	4,339,516	3,013,098	7,352,614	22	4,246,202	3,050,793	7,296,995
2	4,354,155	3,032,533	7,386,693	23	4,266,894	3,061,843	7,328,737
3	4,395,961	3,074,483	7,470,434	24	4,279,809	3,075,369	7,355,177
5	4,399,952	3,039,968	7,429,915	25	4,385,055	3,126,068	7,461,123
6	4,376,919	3,068,438	7,440,357	27	4,327,584	3,114,658	7,442,242
7	4,367,582	3,058,263	7,425,845	28	4,345,333	3,136,523	7,481,931
8	4,377,535	3,047,623	7,425,158	29	4,379,194	3,160,008	7,539,202
9	4,355,753	3,032,429	7,388,211	30	4,419,496	3,162,573	7,582,069
10	4,373,263	3,051,823	7,425,106	October - 1	4,439,385	3,161,063	7,601,348
12	4,323,471	3,025,129	7,348,594	2	4,502,815	3,199,588	7,702,403
13	4,369,623	3,044,633	7,354,261	4	4,445,848	3,179,073	7,624,921
14	4,305,462	3,026,643	7,332,045	5	4,454,994	3,172,923	7,627,917
15	4,369,318	3,017,133	7,326,451	6	4,441,519	3,158,523	7,600,047
16	4,366,369	3,006,443	7,312,752	7	4,455,274	3,151,543	7,606,817
17	4,336,972	3,035,066	7,371,980	8	4,467,279	3,157,223	7,624,502
19	4,292,763	3,017,073	7,309,836	9	4,524,994	3,205,818	7,730,812
20	4,236,640	3,027,073	7,323,718	11	4,508,843	3,206,438	7,715,281
21	4,286,632	3,008,318	7,294,898	12	4,518,813	3,224,893	7,743,706
22	4,285,239	3,001,063	7,286,322	13	4,533,170	3,225,233	7,758,403
23	4,273,921	2,998,783	7,272,709	14	4,535,848	3,218,903	7,754,751
24	4,309,268	3,029,843	7,330,114	15	4,508,427	3,216,678	7,725,105
26	4,267,267	2,986,843	7,256,110	16	4,524,611	3,240,543	7,765,154
27	4,266,669	2,995,973	7,262,668	18	4,455,996	3,193,854	7,649,850
28	4,257,199	2,969,533	7,226,737	19	4,438,760	3,208,243	7,647,008
29	4,245,791	2,956,463	7,202,254	20	4,423,630	3,198,583	7,622,213
30	4,247,423	2,943,939	7,191,354	21	4,404,116	3,183,468	7,587,584
31	4,289,676	2,992,653	7,282,529	22	4,374,904	3,143,963	7,523,867

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1847:	£.	£.	£.	1848:	£.	£.	£.
October - 23	4,375,194	3,138,393	7,513,587	January - 11	3,763,066	2,560,868	6,323,954
25	4,293,526	3,115,188	7,408,714	12	3,787,903	2,565,883	6,353,586
26	4,266,348	3,087,338	7,353,686	13	3,787,752	2,559,938	6,347,690
27	4,239,707	3,058,183	7,297,890	14	3,706,937	2,563,833	6,360,770
28	4,231,920	3,041,083	7,273,003	15	3,803,407	2,579,253	6,382,660
29	4,188,884	3,019,773	7,208,657	17	3,771,240	2,559,193	6,330,433
30	4,195,762	3,005,398	7,201,160	18	3,777,815	2,571,878	6,349,693
November 1	4,116,500	2,960,068	7,076,568	19	3,776,893	2,568,783	6,345,676
2	4,097,054	2,942,273	7,039,327	20	3,788,668	2,558,973	6,347,641
3	4,047,745	2,882,103	6,929,848	21	3,774,695	2,544,228	6,318,924
4	4,017,867	2,848,798	6,866,674	22	3,781,905	2,553,968	6,335,868
5	3,967,362	2,829,663	6,806,025	24	3,736,477	2,533,363	6,269,840
6	3,979,133	2,821,203	6,800,336	25	3,743,083	2,542,792	6,285,880
8	3,899,215	2,773,048	6,672,263	26	3,732,575	2,536,523	6,269,098
9	3,881,635	2,780,288	6,661,923	27	3,743,751	2,526,753	6,270,504
10	3,865,308	2,748,743	6,614,051	28	3,725,460	2,513,408	6,238,868
11	3,837,082	2,718,743	6,555,825	29	3,731,458	2,527,343	6,258,801
12	3,801,094	2,678,505	6,479,602	31	3,694,137	2,512,133	6,206,270
13	3,803,100	2,678,498	6,481,598	February - 1	3,716,548	2,526,813	6,243,361
15	3,756,716	2,642,308	6,399,024	2	3,723,287	2,528,583	6,251,870
16	3,732,745	2,625,058	6,357,803	3	3,709,784	2,519,928	6,229,712
17	3,718,342	2,599,073	6,317,415	4	3,687,587	2,504,708	6,192,295
18	3,705,245	2,576,433	6,281,678	5	3,706,011	2,527,738	6,233,749
19	3,678,934	2,552,873	6,231,807	7	3,661,486	2,510,273	6,171,759
20	3,703,422	2,572,418	6,275,840	8	3,674,683	2,529,203	6,203,886
22	3,657,684	2,556,593	6,214,277	9	3,663,275	2,514,433	6,177,708
23	3,651,584	2,553,423	6,205,007	10	3,674,699	2,512,478	6,187,177
24	3,641,377	2,536,958	6,178,335	11	3,645,512	2,508,343	6,153,855
25	3,624,116	2,512,413	6,136,529	12	3,663,521	2,528,173	6,191,694
26	3,612,204	2,499,603	6,111,807	14	3,623,176	2,509,978	6,133,154
27	3,625,901	2,504,993	6,130,894	15	3,618,085	2,522,203	6,140,288
29	3,584,192	2,489,308	6,073,500	16	3,616,457	2,514,573	6,131,030
30	3,575,656	2,470,933	6,055,589	17	3,616,224	2,520,633	6,136,857
December - 1	3,572,882	2,456,588	6,029,470	18	3,614,681	2,506,118	6,520,799
2	3,572,184	2,440,573	6,012,757	19	3,619,422	2,525,863	6,145,285
3	3,546,530	2,421,578	5,968,108	21	3,556,048	2,499,063	6,055,111
4	3,577,014	2,443,278	6,020,287	22	3,560,461	2,497,898	6,058,359
6	3,532,373	2,427,638	5,960,011	23	3,563,989	2,485,668	6,049,657
7	3,520,410	2,419,273	5,939,683	24	3,563,338	2,491,578	6,054,916
8	3,530,417	2,409,028	5,939,445	25	3,566,572	2,489,923	6,056,495
9	3,521,431	2,393,578	5,915,009	26	3,576,870	2,503,668	6,080,538
10	3,510,280	2,393,403	5,903,683	28	3,540,955	2,503,653	6,044,608
11	3,533,650	2,410,098	5,943,748	29	3,555,027	2,511,908	6,066,935
13	3,502,444	2,390,503	5,892,947	March - 1	3,562,926	2,520,138	6,083,064
14	3,499,450	2,403,218	5,902,668	2	3,573,308	2,525,633	6,098,941
15	3,508,893	2,397,788	5,906,681	3	3,568,774	2,527,183	6,095,957
16	3,512,504	2,393,623	5,906,127	4	3,601,799	2,565,508	6,167,307
17	3,502,026	2,389,508	5,891,534	6	3,574,319	2,557,843	6,132,162
18	3,515,705	2,403,968	5,919,673	7	3,592,363	2,565,423	6,157,786
20	3,496,711	2,396,973	5,893,684	8	3,592,325	2,569,133	6,161,458
21	3,504,595	2,409,453	5,914,048	9	3,589,457	2,571,938	6,161,395
22	3,506,513	2,412,903	5,919,416	10	3,579,247	2,558,293	6,137,540
23	3,530,898	2,410,963	5,941,861	11	3,608,870	2,579,793	6,188,663
24	3,566,426	2,440,008	6,006,429	13	3,571,995	2,563,493	6,135,488
25				14	3,592,438	2,578,088	6,170,526
27	3,520,796	2,418,308	5,939,104	15	3,584,650	2,570,563	6,155,213
28	3,533,899	2,434,808	5,968,707	16	3,607,198	2,574,803	6,182,001
29	3,541,268	2,420,113	5,961,381	17	3,607,040	2,572,913	6,179,953
30	3,552,842	2,408,913	5,961,755	18	3,635,088	2,598,353	6,233,441
31	3,562,463	2,388,933	5,951,396	20	3,600,728	2,592,599	6,193,327
1848:				21	3,613,709	2,599,223	6,212,932
January - 1	3,620,950	2,437,918	6,067,868	22	3,638,897	2,612,443	6,251,340
3	3,631,948	2,456,248	6,088,196	23	3,654,004	2,622,573	6,276,577
4	3,656,521	2,484,408	6,140,929	24	3,663,440	2,622,288	6,285,728
5	3,680,360	2,487,043	6,167,403	25	3,719,585	2,672,643	6,392,228
6	3,717,855	2,493,998	6,211,853	27	3,706,287	2,667,443	6,373,730
7	3,707,354	2,496,848	6,204,202	28	3,722,107	2,662,718	6,384,825
8	3,739,671	2,524,198	6,263,869	29	3,724,640	2,677,983	6,402,623
10	3,736,990	2,528,483	6,265,473	30	3,751,213	2,687,293	6,438,506
				31	3,755,385	2,698,148	6,453,533

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1848:	£.	£.	£.	1848:	£.	£.	£.
April - 1	3,814,240	2,731,328	6,545,768	June - 22	3,552,222	2,548,198	6,100,415
2	3,807,293	2,738,958	6,546,251	23	3,560,618	2,530,673	6,091,291
4	3,841,434	2,763,313	6,604,747	24	3,589,761	2,548,178	6,137,939
5	3,854,113	2,772,658	6,626,771	26	3,560,796	2,523,953	6,084,749
6	3,882,928	2,770,843	6,653,771	27	3,565,261	2,524,408	6,089,669
7	3,884,898	2,762,623	6,647,521	28	3,552,149	2,521,718	6,073,867
8	3,902,328	2,789,728	6,692,056	29	3,553,853	2,507,438	6,061,291
10	3,883,148	2,776,483	6,659,631	30	3,539,885	2,488,928	6,028,813
11	3,898,859	2,802,523	6,701,382	July - 1	3,590,443	2,524,747	6,115,190
12	3,900,674	2,788,053	6,688,727	3	3,580,616	2,516,593	6,097,209
13	3,905,067	2,783,548	6,688,615	4	3,600,690	2,520,733	6,121,423
14	3,900,074	2,790,393	6,690,467	5	3,609,141	2,527,033	6,136,174
15	3,906,730	2,807,878	6,714,608	6	3,609,018	2,519,763	6,128,781
17	3,874,948	2,788,028	6,662,976	7	3,599,833	2,516,278	6,115,111
18	3,883,815	2,802,073	6,685,888	8	3,619,650	2,526,793	6,146,443
19	3,888,248	2,805,433	6,693,681	10	3,562,620	2,509,423	6,072,043
20	3,925,522	2,814,178	6,739,700	11	3,572,041	2,522,693	6,094,734
21	Good Friday.			12	3,555,044	2,512,953	6,068,997
22	3,943,123	2,853,908	6,797,026	13	3,559,632	2,506,643	6,066,275
24	3,889,372	2,834,343	6,723,715	14	3,546,235	2,507,648	6,052,883
25	3,910,291	2,844,403	6,754,694	15	3,586,258	2,518,168	6,104,426
26	3,921,706	2,837,068	6,758,774	17	3,555,950	2,509,743	6,065,693
27	3,926,224	2,828,283	6,754,507	18	3,551,349	2,509,008	6,060,357
28	3,915,759	2,824,953	6,740,712	19	3,573,111	2,511,818	6,084,929
29	3,955,857	2,839,938	6,795,795	20	3,561,886	2,498,493	6,060,379
May - 1	3,905,308	2,830,803	6,736,111	21	3,538,650	2,482,228	6,020,878
2	3,893,791	2,840,338	6,734,129	22	3,535,574	2,509,563	6,045,137
3	3,861,667	2,816,863	6,678,530	24	3,512,760	2,480,103	5,992,863
4	3,865,496	2,805,858	6,671,354	25	3,505,398	2,483,388	5,988,786
5	3,367,139	2,796,743	6,663,882	26	3,500,266	2,462,688	5,962,954
6	3,885,199	2,799,298	6,684,497	27	3,507,953	2,459,263	5,967,216
8	3,846,501	2,769,998	6,616,499	28	3,513,330	2,458,308	5,971,638
9	3,832,464	2,776,308	6,608,772	29	3,532,843	2,470,353	6,003,196
10	3,824,672	2,766,238	6,590,910	31	3,502,123	2,457,388	5,959,511
11	3,818,455	2,755,813	6,574,268	August - 1	3,515,259	2,462,438	5,977,697
12	3,816,991	2,747,788	6,574,779	2	3,516,900	2,460,023	5,976,923
13	3,845,572	2,771,618	6,617,190	3	3,516,383	2,455,188	5,971,571
15	3,792,284	2,751,593	6,543,877	4	3,508,019	2,452,548	5,955,567
16	3,778,673	2,746,818	6,525,491	5	3,543,547	2,477,833	6,021,380
17	3,757,091	2,723,773	6,480,864	7	3,514,189	2,460,033	5,974,172
18	3,746,349	2,704,483	6,450,832	8	3,511,107	2,479,438	5,990,545
19	3,723,523	2,686,893	6,410,416	9	3,502,155	2,465,188	5,967,343
20	3,741,824	2,688,943	6,430,767	10	3,498,236	2,460,928	5,959,164
22	3,708,043	2,671,848	6,379,891	11	3,481,651	2,454,003	5,935,654
23	3,696,750	2,662,258	6,359,008	12	3,511,670	2,480,958	5,992,628
24	3,670,998	2,642,468	6,313,466	14	3,467,321	2,455,823	5,923,144
25	3,661,213	2,625,478	6,286,691	15	3,466,374	2,457,153	5,923,527
26	3,649,266	2,606,423	6,255,689	16	3,459,265	2,449,633	5,908,898
27	3,659,382	2,612,368	6,271,750	17	3,469,998	2,455,108	5,925,106
29	3,616,320	2,684,653	6,200,973	18	3,471,189	2,447,953	5,919,142
30	3,624,821	2,675,833	6,200,654	19	3,500,676	2,475,503	5,976,179
31	3,628,824	2,673,638	6,202,462	21	3,464,022	2,457,533	5,921,555
June - 1	3,636,468	2,581,028	6,217,496	22	3,455,707	2,461,033	5,916,740
2	3,617,414	2,575,128	6,192,542	23	3,456,191	2,448,738	5,904,929
3	3,672,502	2,606,938	6,279,440	24	3,453,781	2,451,278	5,905,059
5	3,625,387	2,590,723	6,216,110	25	3,459,536	2,444,663	5,904,199
6	3,630,471	2,604,888	6,235,359	26	3,494,220	2,470,893	5,965,113
7	3,627,960	2,586,678	6,214,638	28	3,471,416	2,456,298	5,927,713
8	3,612,652	2,582,828	6,195,480	29	3,473,922	2,460,983	5,934,905
9	3,612,991	2,576,708	6,189,699	30	3,466,843	2,460,618	5,927,461
10	3,633,037	2,599,013	6,232,050	31	3,468,680	2,454,798	5,923,478
12	3,593,630	2,588,143	6,181,773	September 1	3,471,194	2,466,083	5,937,277
13	3,587,097	2,600,463	6,187,560	2	3,521,343	2,494,688	6,016,031
14	3,585,710	2,589,693	6,175,403	4	3,501,965	2,492,003	5,993,968
15	3,575,053	2,580,668	6,155,721	5	3,501,488	2,506,983	6,008,471
16	3,574,032	2,568,873	6,142,905	6	3,505,808	2,496,603	6,001,911
17	3,587,464	2,581,018	6,168,482	7	3,511,494	2,504,433	6,015,927
19	3,560,473	2,566,413	6,126,886	8	3,514,796	2,504,048	6,018,844
20	3,560,085	2,557,078	6,117,163	9	3,562,620	2,548,878	6,111,498
21	3,549,533	2,555,208	6,104,741				

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1848:	£.	£.	£.	1848:	£.	£.	£.
September				December -			
11	3,540,224	2,542,078	6,082,302	1	3,533,082	2,634,903	6,217,985
12	3,548,224	2,566,678	6,114,902	2	3,602,082	2,637,848	6,239,930
13	3,552,589	2,560,158	6,112,747	4	3,551,810	2,608,828	6,160,638
14	3,567,027	2,566,768	6,133,790	5	3,555,310	2,619,098	6,174,408
15	3,571,545	2,571,463	6,143,008	6	3,557,388	2,602,473	6,159,811
16	3,606,402	2,616,868	6,223,270	7	3,544,745	2,603,423	6,148,168
18	3,588,404	2,608,723	6,197,127	8	3,585,866	2,594,698	6,180,564
19	3,605,435	2,631,998	6,237,433	9	3,544,243	2,604,438	6,148,681
20	3,608,713	2,626,543	6,235,256	11	3,509,857	2,585,043	6,094,900
21	3,618,314	2,621,843	6,240,157	12	3,513,705	2,594,703	6,108,408
22	3,624,141	2,627,123	6,251,264	13	3,508,581	2,581,223	6,089,754
23	3,676,097	2,672,783	6,348,880	14	3,497,702	2,568,963	6,066,665
25	3,605,863	2,667,983	6,333,796	15	3,471,379	2,550,188	6,021,567
26	3,676,523	2,684,133	6,360,656	16	3,494,549	2,568,928	6,063,477
27	3,684,466	2,692,108	6,376,574	18	3,471,683	2,555,773	6,027,456
28	3,707,662	2,701,353	6,409,015	19	3,476,020	2,560,533	6,038,553
29	3,780,359	2,703,263	6,483,722	20	3,480,346	2,556,673	6,037,019
30	3,791,072	2,734,863	6,525,935	21	3,488,867	2,562,203	6,052,070
October				22	3,498,032	2,566,083	6,049,115
2	3,798,624	2,744,183	6,542,807	23	3,512,083	2,565,918	6,085,006
3	3,814,842	2,752,663	6,567,495	25			
4	3,807,375	2,748,748	6,556,123	26	3,481,036	2,540,313	6,021,349
5	3,830,427	2,766,343	6,596,770	27	3,479,249	2,528,823	6,008,072
6	3,840,943	2,766,228	6,607,171	28	3,482,507	2,521,163	6,003,670
7	3,905,828	2,815,643	6,721,471	29	3,493,251	2,518,013	6,011,264
9	3,886,875	2,797,198	6,683,983	30	3,511,363	2,515,703	6,027,066
10	3,910,786	2,846,278	6,757,009	1849:			
11	3,943,272	2,860,516	6,803,790	January -			
12	3,964,185	2,864,153	6,828,288	1	3,516,472	2,514,168	6,030,640
13	3,951,278	2,868,318	6,819,596	2	3,555,957	2,557,873	6,113,930
14	3,975,404	2,892,248	6,867,652	3	3,565,836	2,561,763	6,127,599
16	3,984,164	2,872,023	6,806,187	4	3,579,452	2,570,628	6,150,080
17	3,948,080	2,878,346	6,826,378	5	3,590,600	2,580,088	6,170,688
18	3,942,790	2,878,373	6,821,163	6	3,643,441	2,614,768	6,258,509
19	3,951,190	2,877,358	6,828,548	8	3,623,457	2,610,583	6,234,040
20	3,946,000	2,884,223	6,830,223	9	3,664,111	2,655,248	6,319,359
21	3,961,369	2,894,773	6,856,142	10	3,677,037	2,656,473	6,333,510
23	3,928,306	2,868,973	6,797,279	11	3,690,613	2,658,022	6,348,635
24	3,929,709	2,876,828	6,806,537	12	3,695,997	2,650,903	6,346,900
25	3,914,945	2,856,883	6,771,828	13	3,700,500	2,654,403	6,354,903
26	3,918,688	2,848,768	6,767,406	15	3,674,384	2,650,718	6,325,102
27	3,898,798	2,841,988	6,740,786	16	3,682,289	2,661,053	6,343,342
28	3,918,884	2,861,268	6,780,102	17	3,686,660	2,657,558	6,344,218
30	3,883,668	2,885,023	6,718,591	18	3,695,124	2,650,458	6,345,582
31	3,879,662	2,828,263	6,707,825	19	3,694,179	2,635,588	6,329,767
November -				20	3,698,158	2,630,643	6,348,801
1	3,870,221	2,821,983	6,692,154	22	3,659,126	2,628,123	6,287,249
2	3,865,652	2,809,043	6,674,700	23	3,676,473	2,626,573	6,303,046
3	3,852,609	2,804,758	6,657,367	24	3,664,123	2,621,988	6,286,111
4	3,872,505	2,823,983	6,696,488	25	3,672,340	2,619,543	6,291,883
6	3,889,142	2,800,618	6,639,760	26	3,671,758	2,613,723	6,285,481
7	3,844,565	2,810,028	6,654,593	27	3,667,031	2,623,458	6,290,489
8	3,844,603	2,800,378	6,644,981	29	3,630,214	2,606,573	6,236,787
9	3,811,869	2,791,688	6,603,557	30	3,631,151	2,607,088	6,238,239
10	3,786,893	2,785,398	6,571,791	31	3,628,791	2,606,128	6,234,919
11	3,812,653	2,792,688	6,605,341	February -			
12	3,757,412	2,760,123	6,517,535	1	3,640,909	2,608,718	6,249,627
14	3,744,994	2,767,478	6,512,472	2	3,624,445	2,608,468	6,232,913
15	3,731,513	2,772,503	6,504,016	3	3,646,834	2,619,678	6,266,512
16	3,728,310	2,756,868	6,485,178	4	3,615,100	2,600,618	6,215,718
17	3,711,925	2,737,513	6,449,438	5	3,625,475	2,605,088	6,230,513
18	3,720,897	2,746,248	6,467,145	6	3,615,803	2,585,998	6,201,801
20	3,673,795	2,709,668	6,383,463	7	3,595,470	2,581,213	6,176,683
21	3,667,335	2,724,363	6,391,698	8	3,582,095	2,573,678	6,155,773
22	3,654,746	2,714,323	6,369,569	9	3,577,622	2,566,623	6,174,245
23	3,657,920	2,697,708	6,355,628	10	3,540,914	2,586,618	6,127,532
24	3,639,918	2,692,118	6,332,036	12	3,552,169	2,603,378	6,155,547
25	3,651,865	2,698,688	6,345,553	13	3,548,393	2,599,383	6,147,776
27	3,617,603	2,665,973	6,283,576	14	3,546,868	2,601,043	6,147,911
28	3,608,999	2,669,858	6,278,857	15	3,534,069	2,591,838	6,126,507
29	3,600,311	2,653,742	6,254,053	16	3,546,049	2,603,278	6,149,327
30	3,599,251	2,686,278	6,285,529	17	3,502,161	2,578,083	6,080,244

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1849:	£.	£.	£.	1849:	£.	£.	£.
February - 20	3,409,019	2,571,468	6,070,487	May - 11	3,084,243	2,795,093	6,479,336
21	3,481,291	2,569,703	6,050,994	12	3,709,963	2,830,008	6,539,971
22	3,487,496	2,566,223	6,047,718	14	3,680,071	2,813,723	6,493,794
23	3,485,854	2,557,888	6,043,742	15	3,672,666	2,808,893	6,481,559
24	3,478,375	2,565,173	6,043,548	16	3,650,166	2,797,778	6,447,944
26	3,446,748	2,554,508	6,001,256	17	3,652,275	2,786,148	6,438,423
27	3,461,762	2,558,003	6,019,765	18	3,643,134	2,761,693	6,404,827
28	3,442,589	2,546,098	5,988,687	19	3,649,089	2,777,953	6,427,042
March - 1	3,461,388	2,567,718	6,029,106	21	3,603,836	2,746,263	6,349,099
2	3,464,762	2,578,893	6,043,655	22	3,593,563	2,726,723	6,320,286
3	3,485,578	2,581,203	6,066,781	23	3,577,420	2,707,963	6,285,383
5	3,471,552	2,569,208	6,040,760	24	3,574,458	2,708,968	6,278,426
6	3,478,556	2,590,246	6,068,802	25	3,575,120	2,688,568	6,258,688
7	3,466,154	2,581,518	6,047,672	26	3,563,036	2,711,133	6,294,169
8	3,451,994	2,589,988	6,041,982	28	3,557,807	2,684,443	6,242,250
9	3,446,522	2,576,973	6,023,495	29	3,564,731	2,673,333	6,238,064
10	3,457,372	2,597,408	6,054,780	30	3,557,373	2,673,543	6,230,916
12	3,436,055	2,584,623	6,020,678	31	3,553,056	2,665,818	6,218,874
13	3,449,999	2,595,983	6,045,982	June - 1	3,559,127	2,663,938	6,223,065
14	3,454,319	2,592,203	6,046,522	2	3,586,672	2,685,943	6,272,615
15	3,466,203	2,590,508	6,056,711	4	3,567,227	2,660,428	6,217,655
16	3,470,740	2,576,973	6,047,713	5	3,566,310	2,656,473	6,216,783
17	3,480,170	2,610,273	6,090,443	6	3,589,167	2,650,313	6,189,480
19	3,457,998	2,599,243	6,057,241	7	3,528,424	2,641,853	6,170,277
20	3,475,720	2,617,838	6,093,558	8	3,516,348	2,636,173	6,146,521
21	3,472,304	2,617,488	6,089,792	9	3,515,616	2,644,673	6,160,289
22	3,483,548	2,623,083	6,106,631	11	3,487,567	2,624,438	6,112,005
23	3,496,268	2,623,308	6,119,576	12	3,493,140	2,627,708	6,120,848
24	3,533,481	2,658,278	6,191,759	13	3,484,190	2,620,968	6,105,158
26	3,530,612	2,666,728	6,197,340	14	3,471,031	2,606,458	6,076,489
27	3,560,181	2,676,288	6,236,469	15	3,459,375	2,584,723	6,044,098
28	3,560,197	2,684,398	6,244,595	16	3,474,326	2,597,998	6,072,324
29	3,570,842	2,690,283	6,261,125	18	3,446,445	2,583,908	6,030,353
30	3,582,156	2,696,028	6,278,184	19	3,442,022	2,570,033	6,012,055
31	3,629,093	2,737,388	6,366,481	20	3,442,920	2,572,903	6,015,823
April - 2	3,622,473	2,736,888	6,360,861	21	3,449,358	2,583,533	6,032,891
3	3,659,361	2,758,523	6,417,884	22	3,456,320	2,575,903	6,031,223
4	3,666,376	2,762,388	6,427,764	23	3,474,886	2,593,878	6,068,764
5	3,697,766	2,803,733	6,501,499	25	3,458,211	2,585,505	6,043,716
6	Good Friday.			26	3,464,643	2,580,488	6,045,031
7	3,763,139	2,864,073	6,627,212	27	3,455,843	2,571,748	6,027,591
9	3,723,569	2,842,968	6,571,537	28	3,449,396	2,568,793	6,018,189
10	3,735,989	2,872,208	6,608,197	29	3,458,721	2,552,328	6,011,049
11	3,747,412	2,881,993	6,629,405	30	3,476,563	2,564,838	6,040,901
12	3,762,153	2,864,463	6,646,636	July - 2	3,470,207	2,559,703	6,029,910
13	3,745,381	2,877,048	6,622,429	3	3,481,439	2,574,568	6,050,007
14	3,745,796	2,881,208	6,627,004	4	3,482,665	2,567,633	6,050,298
16	3,732,325	2,858,689	6,591,014	5	3,506,790	2,591,963	6,098,753
17	3,754,322	2,851,333	6,605,655	6	3,508,449	2,590,648	6,099,097
18	3,740,123	2,840,663	6,580,786	7	3,537,813	2,619,533	6,157,346
19	3,739,870	2,828,618	6,568,488	9	3,503,689	2,596,918	6,100,607
20	3,741,982	2,820,988	6,562,970	10	3,520,058	2,620,318	6,140,376
21	3,769,646	2,843,508	6,613,154	11	3,507,592	2,616,758	6,123,350
23	3,734,415	2,826,938	6,561,373	12	3,511,979	2,602,468	6,114,447
24	3,754,181	2,840,393	6,594,574	13	3,499,950	2,602,848	6,102,798
25	3,752,843	2,833,958	6,586,801	14	3,516,475	2,622,843	6,139,300
26	3,758,326	2,835,963	6,594,294	16	3,486,398	2,599,518	6,085,916
27	3,745,761	2,829,273	6,575,034	17	3,508,703	2,588,258	6,091,961
28	3,754,329	2,844,473	6,598,802	18	3,494,195	2,578,458	6,072,653
30	3,724,725	2,834,208	6,558,933	19	3,499,408	2,577,118	6,076,526
May - 1	3,741,159	2,848,878	6,590,037	20	3,490,155	2,566,748	6,055,903
2	3,725,052	2,844,703	6,569,755	21	3,508,687	2,584,638	6,093,325
3	3,717,403	2,838,598	6,556,001	23	3,472,454	2,561,633	6,034,087
4	3,731,071	2,834,853	6,565,924	24	3,477,352	2,558,983	6,036,335
5	3,750,091	2,847,908	6,597,927	25	3,469,188	2,542,298	6,011,436
7	3,712,792	2,819,763	6,532,555	26	3,468,509	2,540,068	6,008,577
8	3,707,532	2,824,636	6,532,168	27	3,464,719	2,529,733	5,994,452
9	3,701,115	2,811,258	6,512,373	28	3,469,331	2,523,663	6,025,999
10	3,684,474	2,805,963	6,490,437	30	3,448,065	2,505,721	5,953,786
				31	3,447,901	2,518,488	5,966,389

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1849:	£.	£.	£.	1849:	£.	£.	£.
August - 1	3,443,440	2,512,688	5,956,128	October - 22	3,844,837	2,804,358	6,649,195
2	3,441,282	2,514,318	5,955,600	23	3,840,229	2,795,313	6,635,542
3	3,431,309	2,506,253	5,937,562	24	3,824,329	2,766,228	6,610,557
4	3,449,076	2,520,108	5,969,184	25	3,830,614	2,781,248	6,611,862
5	3,414,915	2,494,943	5,909,858	26	3,826,440	2,767,838	6,594,278
6	3,406,077	2,497,988	5,904,065	27	3,843,669	2,768,008	6,611,677
7	3,385,292	2,480,488	5,865,780	29	3,800,527	2,746,643	6,547,170
8	3,375,818	2,474,243	5,850,061	30	3,797,208	2,746,333	6,543,541
9	3,372,646	2,469,998	5,842,644	31	3,779,746	2,729,948	6,509,694
10	3,388,678	2,498,728	5,887,406				
11	3,357,099	2,476,893	5,833,992	November - 1	3,785,396	2,737,153	6,522,549
12	3,352,119	2,487,408	5,839,527	2	3,776,612	2,733,063	6,510,275
13	3,340,484	2,474,298	5,814,782	3	3,800,293	2,743,928	6,544,221
14	3,339,536	2,472,633	5,812,169	4	3,761,948	2,731,508	6,493,456
15	3,339,562	2,465,188	5,804,750	5	3,761,173	2,741,558	6,502,731
16	3,351,212	2,482,823	5,834,035	6	3,741,150	2,728,333	6,469,483
17	3,324,275	2,464,118	5,788,393	7	3,738,351	2,734,533	6,472,884
18	3,326,070	2,460,058	5,786,128	8	3,712,638	2,720,193	6,432,831
19	3,316,131	2,446,778	5,762,909	9	2,734,661	2,752,768	6,487,429
20	3,315,400	2,437,468	5,752,868	10	3,695,869	2,727,848	6,423,717
21	3,323,438	2,433,648	5,757,086	11	3,694,268	2,743,893	6,438,161
22	3,340,786	2,449,543	5,790,329	12	3,699,959	2,731,933	6,431,892
23	3,309,208	2,441,683	5,750,891	13	Thanksgiving Day.		
24	3,306,562	2,444,368	5,750,930	14	3,709,366	2,711,273	6,420,639
25	3,298,453	2,440,703	5,739,156	15	3,706,796	2,723,213	6,430,009
26	3,303,264	2,438,403	5,741,667	16	3,667,160	2,694,898	6,362,058
27	3,302,660	2,441,243	5,743,903	17	3,667,156	2,700,693	6,367,849
				18	3,665,691	2,692,253	6,357,944
September - 1	3,342,552	2,470,783	5,813,335	19	3,674,312	2,691,943	6,366,255
2	3,327,664	2,462,423	5,790,087	20	3,662,773	2,688,968	6,351,741
3	3,335,885	2,472,978	5,808,863	21	3,678,283	2,698,916	6,377,199
4	3,324,344	2,455,988	5,780,332	22	3,619,804	2,669,743	6,289,547
5	3,325,061	2,454,498	5,779,559	23	3,615,483	2,660,013	6,275,496
6	3,320,309	2,440,288	5,760,597	24	3,602,201	2,652,438	6,254,639
7	3,346,020	2,467,153	5,813,173	25	3,588,783	2,649,303	6,238,086
8	3,319,026	2,459,348	5,778,374	26	3,587,970	2,645,933	6,233,903
9	3,334,975	2,479,993	5,814,968				
10	3,328,196	2,479,163	5,807,359	December - 1	3,606,854	2,658,748	6,265,602
11	3,333,857	2,483,038	5,816,895	2	3,575,156	2,635,393	6,210,549
12	3,335,424	2,482,683	5,818,107	3	3,568,517	2,632,653	6,201,170
13	3,366,285	2,512,973	5,879,258	4	3,552,602	2,611,288	6,163,890
14	3,345,590	2,513,008	5,858,598	5	3,547,485	2,614,183	6,161,668
15	3,358,875	2,524,063	5,882,938	6	3,549,184	2,602,473	6,151,657
16	3,371,830	2,527,268	5,899,098	7	3,555,037	2,609,498	6,164,535
17	3,384,390	2,522,963	5,907,353	8	3,532,969	2,592,568	6,125,537
18	3,387,133	2,519,363	5,906,496	9	3,533,602	2,608,173	6,141,775
19	3,443,922	2,556,503	6,000,425	10	3,532,346	2,599,913	6,132,259
20	3,435,184	2,552,643	5,987,827	11	3,519,811	2,588,843	6,108,654
21	3,448,447	2,577,868	6,026,315	12	3,511,606	2,593,143	6,104,749
22	3,440,420	2,581,828	6,022,248	13	3,524,303	2,606,303	6,130,606
23	3,482,443	2,599,808	6,082,251	14	3,501,460	2,606,748	6,108,208
24	3,509,710	2,618,638	6,128,348	15	3,501,805	2,593,023	6,094,828
25	3,577,595	2,665,568	6,243,163	16	3,511,028	2,603,438	6,114,466
				17	3,518,929	2,598,243	6,117,172
October - 1	3,576,938	2,679,268	6,256,206	18	3,513,720	2,594,738	6,108,458
2	3,615,605	2,690,263	6,305,868	19	3,585,092	2,608,763	6,193,855
3	3,608,967	2,685,013	6,293,980	20	3,503,217	2,601,048	6,104,265
4	3,639,234	2,692,273	6,331,507				
5	3,666,342	2,700,508	6,366,850	December - 21	3,506,321	2,592,818	6,099,139
6	3,742,248	2,743,923	6,486,171	22	3,510,765	2,581,793	6,092,558
7	3,739,100	2,739,158	6,478,258	23	3,510,192	2,572,223	6,082,415
8	3,761,517	2,773,533	6,535,050	24	3,540,823	2,583,713	6,124,536
9	3,794,530	2,788,948	6,583,478	25	3,521,264	2,572,538	6,093,802
10	3,841,304	2,799,678	6,640,982				
11	3,841,923	2,801,573	6,643,496	1850:			
12	3,880,633	2,825,528	6,706,161	January - 1	3,559,739	2,594,503	6,154,242
13	3,840,621	2,813,203	6,653,824	2	3,598,877	2,610,498	6,209,375
14	3,851,068	2,818,068	6,669,136	3	3,628,440	2,624,203	6,252,643
15	3,850,361	2,810,093	6,660,454	4	3,639,400	2,638,863	6,278,263
16	3,858,825	2,808,003	6,666,828	5	3,685,964	2,669,318	6,355,282
17	3,857,750	2,794,128	6,651,878	6	3,687,758	2,678,608	6,366,366
18	3,887,441	2,824,383	6,711,824	7			

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1850:	£.	£.	£.	1850:	£.	£.	£.
January - 8	3,708,729	2,719,623	6,428,352	April - 1	3,657,377	2,817,758	6,475,135
9	3,711,306	2,729,878	6,441,184	2	3,679,366	2,831,173	6,510,539
10	3,720,061	2,738,683	6,458,744	3	3,692,602	2,835,743	6,528,345
11	3,724,584	2,718,473	6,443,007	4	3,700,011	2,840,618	6,540,629
12	3,736,322	2,728,923	6,465,245	5	3,716,238	2,871,458	6,587,696
14	3,691,453	2,698,608	6,390,061	6	3,759,807	2,905,163	6,664,970
15	3,701,324	2,710,498	6,411,822	8	3,743,750	2,899,283	6,643,033
16	3,706,088	2,710,588	6,416,676	9	3,757,698	2,919,633	6,677,331
17	3,712,444	2,706,098	6,418,542	10	3,756,116	2,920,608	6,676,724
18	3,707,675	2,687,138	6,394,813	11	3,758,284	2,913,478	6,671,762
19	3,731,465	2,716,203	6,447,668	12	3,759,292	2,909,458	6,668,750
21	3,701,080	2,701,258	6,402,338	13	3,768,531	2,919,088	6,687,619
22	3,719,319	2,706,183	6,425,502	15	3,745,946	2,889,013	6,634,959
23	3,712,909	2,694,918	6,407,827	16	3,744,958	2,878,008	6,622,966
24	3,712,871	2,673,208	6,386,079	17	3,745,441	2,879,403	6,624,844
25	3,710,531	2,651,338	6,361,869	18	3,755,891	2,879,793	6,635,684
26	3,720,347	2,661,453	6,381,800	19	3,757,174	2,878,038	6,635,212
28	3,678,113	2,652,683	6,330,796	20	3,779,049	2,895,128	6,674,177
29	3,682,633	2,661,793	6,344,426	22	3,762,928	2,893,188	6,656,116
30	3,673,613	2,653,583	6,327,196	23	3,772,295	2,919,518	6,691,813
31	3,672,837	2,656,531	6,329,368	24	3,778,888	2,917,038	6,695,926
February - 1	3,653,740	2,659,808	6,313,548	25	3,770,267	2,912,368	6,682,635
2	3,664,581	2,682,248	6,346,829	26	3,758,365	2,904,698	6,663,063
4	3,628,381	2,668,823	6,297,204	27	3,774,243	2,934,536	6,708,781
5	3,626,951	2,673,813	6,300,764	29	3,748,129	2,920,668	6,668,797
6	3,612,631	2,655,218	6,267,849	30	3,758,957	2,919,593	6,678,550
7	3,606,913	2,660,358	6,267,271	May - 1	3,745,249	2,916,363	6,661,612
8	3,593,286	2,651,588	6,244,874	2	3,745,498	2,921,258	6,666,756
9	3,597,835	2,671,043	6,268,878	3	3,749,050	2,910,773	6,659,823
11	3,560,395	2,648,923	6,209,318	4	3,770,201	2,935,483	6,705,684
12	3,562,646	2,674,983	6,237,629	6	3,733,578	2,907,063	6,640,641
13	3,565,867	2,676,098	6,241,965	7	3,732,963	2,910,588	6,643,551
14	3,561,322	2,674,818	6,236,140	8	3,723,580	2,893,288	6,616,868
15	3,559,157	2,659,233	6,218,390	9	3,733,095	2,896,143	6,629,238
16	3,571,956	2,671,163	6,243,119	10	3,721,619	2,885,343	6,606,962
18	3,548,920	2,642,213	6,191,133	11	3,738,133	2,898,738	6,636,871
19	3,546,803	2,643,493	6,190,296	13	3,715,063	2,866,043	6,581,106
20	3,536,124	2,636,517	6,172,641	14	3,713,706	2,881,848	6,595,554
21	3,540,966	2,637,088	6,178,054	15	3,700,421	2,854,648	6,555,069
22	3,538,088	2,634,033	6,172,121	16	3,690,766	2,841,173	6,531,939
23	3,549,035	2,645,923	6,194,958	17	3,670,753	2,836,418	6,507,171
25	3,508,281	2,629,538	6,137,819	18	3,677,404	2,843,883	6,521,287
26	3,517,027	2,641,433	6,158,460	20	3,644,451	2,832,563	6,477,014
27	3,504,692	2,639,163	6,143,855	21	3,641,597	2,832,057	6,473,654
28	3,516,305	2,637,863	6,154,168	22	3,623,385	2,814,148	6,437,533
March - 1	3,517,149	2,649,288	6,166,437	23	3,610,540	2,803,863	6,414,403
2	3,539,423	2,670,133	6,209,556	24	3,600,594	2,794,313	6,394,907
4	3,510,634	2,652,973	6,163,607	25	3,606,084	2,793,923	6,400,007
5	3,515,240	2,657,703	6,172,943	27	3,571,797	2,766,118	6,337,910
6	3,502,395	2,657,978	6,160,373	28	3,566,937	2,766,148	6,333,085
7	3,511,630	2,666,463	6,178,093	29	3,558,014	2,755,393	6,313,407
8	3,503,059	2,663,213	6,166,272	30	3,559,409	2,743,543	6,302,952
9	3,525,581	2,693,888	6,219,469	31	3,548,800	2,737,533	6,286,333
11	3,501,486	2,682,368	6,183,854	June - 1	3,572,732	2,753,298	6,326,030
12	3,510,834	2,697,118	6,207,952	3	3,548,137	2,718,378	6,266,515
13	3,504,046	2,690,853	6,194,899	4	3,544,607	2,713,988	6,258,595
14	3,519,334	2,693,598	6,212,932	5	3,529,945	2,708,583	6,238,528
15	3,519,530	2,687,378	6,206,908	6	3,525,694	2,708,508	6,234,202
16	3,537,432	2,698,248	6,235,680	7	3,512,737	2,704,833	6,217,570
18	3,509,447	2,688,898	6,198,345	8	3,530,436	2,722,783	6,253,219
19	3,513,309	2,696,108	6,209,417	10	3,490,611	2,699,748	6,190,359
20	3,509,814	2,691,728	6,201,542	11	3,496,814	2,715,013	6,211,827
21	3,522,217	2,705,268	6,227,485	12	3,497,062	2,703,778	6,200,840
22	3,524,800	2,711,788	6,236,588	13	3,498,798	2,696,643	6,195,441
23	3,557,807	2,740,828	6,298,635	14	3,485,771	2,689,328	6,175,099
25	3,548,480	2,738,153	6,286,633	15	3,504,772	2,711,548	6,216,320
26	3,569,083	2,753,923	6,323,006	16	3,478,511	2,706,308	6,184,819
27	3,577,130	2,757,338	6,334,468	17	3,489,159	2,710,068	6,199,227
28	3,603,210	2,783,778	6,386,988	18	3,482,132	2,709,943	6,192,075
29	Good Friday.			19			
30	3,656,344	2,822,173	6,478,517				

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1850:	£.	£.	£.	1850:	£.	£.	£.
June - 20	3,483,040	2,707,483	6,190,523	September 7	3,447,411	2,623,478	6,075,889
21	3,482,413	2,726,243	6,208,656	9	3,436,359	2,613,543	6,049,902
22	3,521,880	2,737,113	6,258,993	10	3,423,808	2,632,913	6,056,721
24	3,513,473	2,721,148	6,234,621	11	3,424,912	2,621,133	6,046,045
25	3,512,109	2,714,518	6,226,627	12	3,424,979	2,631,728	6,056,707
26	3,498,708	2,704,388	6,203,096	13	3,424,075	2,630,428	6,054,503
27	3,504,138	2,695,618	6,199,756	14	3,450,964	2,674,438	6,125,402
28	3,513,523	2,692,418	6,205,941	16	3,427,336	2,664,486	6,091,824
29	3,531,048	2,704,838	6,235,886	17	3,431,143	2,674,963	6,106,106
July - 1	3,520,717	2,689,278	6,209,995	18	3,429,767	2,673,803	6,103,570
2	3,528,123	2,704,453	6,232,576	19	3,451,800	2,685,818	6,137,618
3	3,523,747	2,709,258	6,233,005	20	3,461,534	2,686,158	6,147,692
4	3,527,253	2,709,648	6,236,901	21	3,501,356	2,715,876	6,217,234
5	3,545,076	2,720,573	6,265,649	23	3,481,877	2,699,573	6,181,450
6	3,581,670	2,741,038	6,322,708	24	3,505,931	2,718,808	6,224,739
8	3,574,658	2,737,563	6,312,221	25	3,514,591	2,723,953	6,238,544
9	3,572,230	2,750,778	6,323,008	26	3,530,207	2,724,453	6,254,660
10	3,565,197	2,749,998	6,315,195	27	3,547,464	2,739,833	6,287,297
11	3,567,313	2,743,618	6,310,931	28	3,607,196	2,785,418	6,392,614
12	3,556,966	2,726,708	6,283,674	30	3,607,229	2,780,938	6,388,167
13	3,569,725	2,731,193	6,300,918	October - 1	3,640,693	2,794,363	6,435,056
15	3,559,103	2,722,773	6,281,876	2	3,663,420	2,796,738	6,460,158
16	3,556,204	2,733,518	6,289,722	3	3,681,138	2,811,853	6,492,991
17	3,542,435	2,713,393	6,255,828	4	3,676,165	2,816,038	6,492,203
18	3,540,028	2,705,773	6,245,801	5	3,732,734	2,858,573	6,591,307
19	3,540,749	2,705,968	6,246,717	7	3,713,231	2,855,383	6,568,614
20	3,555,453	2,718,428	6,273,881	8	3,727,743	2,887,918	6,615,661
22	3,535,337	2,697,963	6,233,300	9	3,750,212	2,890,133	6,640,345
23	3,520,265	2,704,363	6,224,628	10	3,781,262	2,907,708	6,688,970
24	3,520,255	2,684,553	6,204,808	11	3,805,339	2,932,893	6,738,232
25	3,504,605	2,676,933	6,181,538	12	3,841,356	2,964,968	6,806,324
26	3,507,636	2,672,398	6,180,034	14	3,810,849	2,940,338	6,751,187
27	3,518,427	2,675,328	6,193,755	15	3,810,071	2,935,368	6,745,439
29	3,499,117	2,669,288	6,168,405	16	3,811,371	2,926,273	6,737,644
30	3,495,539	2,660,368	6,155,907	17	3,815,896	2,934,603	6,750,499
31	3,481,783	2,640,618	6,122,401	18	3,814,850	2,931,263	6,745,613
August - 1	3,487,913	2,653,183	6,141,096	19	3,840,825	2,951,458	6,792,283
2	3,472,439	2,633,748	6,106,187	21	3,821,167	2,930,003	6,751,170
3	3,478,455	2,658,668	6,137,123	22	3,806,783	2,917,273	6,724,056
5	3,451,077	2,654,623	6,105,700	23	3,794,208	2,893,208	6,687,416
6	3,451,680	2,646,258	6,097,938	24	3,789,515	2,887,593	6,677,108
7	3,445,378	2,635,183	6,080,561	25	3,779,219	2,867,793	6,647,012
8	3,446,765	2,623,828	6,070,593	26	3,796,110	2,886,663	6,682,773
9	3,434,497	2,611,983	6,046,480	28	3,767,229	2,856,498	6,623,727
10	3,446,369	2,642,193	6,088,562	29	3,760,947	2,848,983	6,609,930
12	3,428,139	2,628,588	6,056,727	30	3,745,998	2,834,388	6,580,386
13	3,430,084	2,636,638	6,066,722	31	3,746,183	2,816,998	6,563,181
14	3,416,320	2,614,963	6,031,283	November 1	3,743,699	2,817,498	6,561,197
15	3,415,442	2,619,663	6,035,105	2	3,750,855	2,847,898	6,598,753
16	3,415,196	2,607,003	6,022,199	4	3,722,550	2,829,128	6,551,678
17	3,425,305	2,624,568	6,049,873	5	3,723,250	2,833,813	6,557,063
19	3,398,531	2,601,043	5,999,574	6	3,706,428	2,823,643	6,530,071
20	3,398,501	2,608,578	6,007,079	7	3,694,884	2,822,378	6,517,262
21	3,391,536	2,592,043	5,983,579	8	3,681,333	2,820,603	6,501,936
22	3,394,810	2,595,113	5,989,923	9	3,674,539	2,845,363	6,519,902
23	3,402,016	2,591,003	5,993,019	11	3,647,264	2,816,908	6,464,172
24	3,419,968	2,609,203	6,029,171	12	3,640,233	2,864,338	6,474,571
26	3,399,888	2,598,693	5,998,581	13	3,634,859	2,817,513	6,452,372
27	3,400,736	2,614,313	6,015,049	14	3,629,049	2,811,303	6,440,352
28	3,391,038	2,596,808	5,987,846	15	3,609,986	2,790,058	6,399,144
29	3,401,359	2,597,668	5,999,027	16	3,625,552	2,792,243	6,417,795
30	3,398,378	2,592,298	5,990,676	18	3,590,646	2,781,788	6,372,434
31	3,428,681	2,630,218	6,058,894	19	3,586,848	2,779,353	6,366,201
September - 2	3,416,765	2,626,508	6,043,273	20	3,574,430	2,758,713	6,333,143
3	3,422,987	2,628,733	6,051,720	21	3,570,143	2,757,328	6,327,471
4	3,412,234	2,612,603	6,024,837	22	3,575,139	2,755,343	6,330,482
5	3,415,730	2,611,093	6,026,823	23	3,585,382	2,782,948	6,368,330
6	3,419,063	2,610,888	6,029,951	25	3,550,156	2,766,963	6,317,119
				26	3,539,912	2,761,688	6,301,600

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1850:	£.	£.	£.	1851:	£.	£.	£.
November 27	3,530,930	2,742,623	6,273,553	February - 14	3,455,207	2,705,378	6,160,585
28	3,523,542	2,742,423	6,265,965	15	3,452,241	2,711,758	6,163,999
29	3,521,098	2,732,048	6,253,146	17	3,419,574	2,676,558	6,096,127
30	3,523,076	2,740,148	6,263,224	18	3,402,539	2,675,848	6,078,387
December - 2	3,490,845	2,720,583	6,211,428	19	3,392,828	2,665,368	6,058,196
3	3,490,334	2,716,803	6,207,137	20	3,399,832	2,667,748	6,067,580
4	3,465,470	2,697,118	6,162,588	21	3,387,123	2,662,008	6,049,131
5	3,476,550	2,697,213	6,163,763	22	3,393,888	2,681,533	6,075,421
6	3,482,492	2,698,443	6,180,935	24	3,368,607	2,665,428	6,034,035
7	3,493,265	2,701,843	6,195,108	25	3,370,054	2,669,953	6,040,007
9	3,465,481	2,686,913	6,152,394	26	3,365,845	2,656,288	6,022,133
10	3,470,286	2,685,558	6,155,794	27	3,378,402	2,650,058	6,028,460
11	3,466,421	2,679,578	6,145,999	28	3,385,059	2,656,568	6,041,627
12	3,457,011	2,676,698	6,133,709	March - 1	3,408,508	2,685,453	6,093,961
13	3,444,502	2,675,428	6,119,930	3	3,383,548	2,678,688	6,062,236
14	3,450,876	2,693,643	6,144,519	4	3,392,517	2,688,948	6,081,465
16	3,417,481	2,680,508	6,097,989	5	3,381,283	2,668,353	6,049,636
17	3,416,327	2,682,958	6,099,285	6	3,394,390	2,674,693	6,069,083
18	3,422,269	2,680,178	6,102,447	7	3,401,112	2,667,498	6,068,610
19	3,423,066	2,668,803	6,091,869	8	3,414,416	2,698,998	6,113,414
20	3,426,541	2,660,923	6,087,464	10	3,381,846	2,678,288	6,060,134
21	3,444,896	2,683,878	6,128,774	11	3,380,445	2,701,518	6,081,963
23	3,432,732	2,664,533	6,097,265	12	3,379,168	2,681,008	6,060,176
24	3,434,820	2,697,298	6,132,118	13	3,381,185	2,688,853	6,070,038
25				14	3,388,260	2,692,228	6,080,488
26	3,431,292	2,680,848	6,112,140	15	3,390,307	2,715,068	6,105,375
27	3,435,042	2,659,298	6,094,340	17	3,367,772	2,689,538	6,057,310
28	3,453,447	2,666,663	6,120,110	18	3,368,269	2,669,738	6,038,007
30	3,437,303	2,647,388	6,084,691	19	3,378,451	2,695,133	6,073,584
31	3,457,610	2,639,643	6,097,253	20	3,394,224	2,702,018	6,096,242
1851:				21	3,403,847	2,712,108	6,115,955
January - 1	3,463,236	2,641,278	6,104,514	22	3,431,579	2,752,293	6,183,872
2	3,503,259	2,658,923	6,162,182	24	3,420,843	2,754,548	6,175,391
3	3,521,025	2,684,693	6,205,718	25	3,450,211	2,776,558	6,226,769
4	3,572,228	2,720,963	6,293,191	26	3,456,646	2,779,308	6,235,954
6	3,576,362	2,731,808	6,308,190	27	3,475,786	2,784,928	6,260,714
7	3,602,205	2,749,638	6,351,843	28	3,491,243	2,788,648	6,279,891
8	3,605,814	2,756,553	6,362,367	29	3,512,926	2,831,443	6,344,369
9	3,623,368	2,769,278	6,392,646	31	3,508,058	2,823,533	6,331,591
10	3,607,576	2,750,233	6,357,809	April - 1	3,546,807	2,849,208	6,396,015
11	3,618,744	2,769,353	6,388,097	2	3,554,762	2,854,573	6,409,335
13	3,598,982	2,767,973	6,366,955	3	3,577,710	2,865,058	6,442,768
14	3,607,620	2,784,888	6,392,508	4	3,591,101	2,877,178	6,468,279
15	3,615,283	2,778,178	6,393,441	5	3,640,667	2,919,418	6,560,105
16	3,616,368	2,763,643	6,380,011	7	3,640,046	2,912,963	6,553,009
17	3,607,821	2,754,308	6,362,129	8	3,649,102	2,938,733	6,587,835
18	3,619,211	2,770,058	6,389,269	9	3,650,867	2,941,463	6,592,330
20	3,579,317	2,744,483	6,323,800	10	3,662,828	2,936,383	6,599,211
21	3,585,047	2,737,273	6,322,320	11	3,657,813	2,943,143	6,600,956
22	3,589,450	2,732,408	6,321,858	12	3,672,695	2,958,333	6,631,078
23	3,591,509	2,717,028	6,308,537	14	3,639,490	2,930,475	6,569,965
24	3,579,883	2,702,938	6,282,821	15	3,642,555	2,928,848	6,571,503
25	3,582,288	2,714,728	6,297,016	16	3,651,948	2,927,393	6,579,341
27	3,544,807	2,702,053	6,246,860	17	3,692,035	2,933,268	6,625,303
28	3,542,196	2,696,788	6,238,984	18	Good Friday.		
29	3,524,746	2,683,953	6,208,699	19	3,722,798	2,953,993	6,676,791
30	3,537,542	2,680,283	6,217,825	21	3,701,843	2,949,278	6,651,121
31	3,530,749	2,673,128	6,203,877	22	3,709,879	2,977,283	6,687,162
February - 1	3,539,830	2,701,248	6,241,078	23	3,722,872	2,978,188	6,701,060
3	3,511,426	2,687,368	6,198,794	24	3,730,280	2,976,143	6,706,423
4	3,512,790	2,701,808	6,214,598	25	3,723,074	2,976,813	6,699,887
5	3,504,541	2,688,523	6,193,064	26	3,736,634	3,000,208	6,736,842
6	3,504,986	2,693,398	6,198,384	28	3,708,019	2,970,143	6,678,162
7	3,481,420	2,686,213	6,167,633	29	3,702,053	2,976,698	6,678,751
8	3,482,669	2,707,978	6,190,647	30	3,689,405	2,962,588	6,651,993
10	3,452,773	2,684,243	6,137,016	May - 1	3,693,786	2,958,348	6,652,134
11	3,465,200	2,696,678	6,161,878	2	3,696,209	2,953,223	6,649,432
12	3,471,694	2,699,043	6,170,737	3	3,719,650	2,976,173	6,695,823
13	3,465,932	2,709,133	6,175,065	5	3,699,227	2,965,018	6,664,245

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1851:	£.	£.	£.	1851:	£.	£.	£.
May - 6	3,704,043	2,976,168	6,680,201	July - 25	3,354,752	2,651,663	6,006,415
7	3,692,201	2,963,083	6,655,284	26	3,365,859	2,670,783	6,036,642
8	3,685,501	2,951,088	6,636,589	28	3,327,020	2,636,568	5,963,588
9	3,678,806	2,939,038	6,617,844	29	3,329,850	2,625,328	5,955,178
10	3,688,315	2,960,160	6,648,465	30	3,312,571	2,612,378	5,924,949
12	3,669,896	2,939,608	6,609,504	31	3,308,049	2,616,733	5,924,782
13	3,670,474	2,951,433	6,621,907	August - 1	3,310,173	2,603,853	5,914,031
14	3,659,572	2,944,103	6,603,675	2	3,332,501	2,621,368	5,953,869
15	3,660,284	2,923,413	6,583,697	4	3,296,939	2,597,563	5,894,522
16	3,650,351	2,914,698	6,565,049	5	3,399,009	2,603,108	5,912,117
17	3,651,908	2,923,548	6,575,456	6	3,288,669	2,591,208	5,879,877
19	3,618,277	2,901,993	6,520,270	7	3,274,430	2,582,593	5,857,023
20	3,598,313	2,885,968	6,484,281	8	3,264,871	2,567,043	5,832,514
21	3,588,560	2,865,323	6,453,883	9	3,273,093	2,611,453	5,884,546
22	3,578,947	2,846,608	6,425,555	11	3,240,545	2,588,118	5,837,663
23	3,560,847	2,829,968	6,390,815	12	3,257,654	2,603,186	5,860,842
24	3,562,199	2,844,898	6,407,097	13	3,246,552	2,594,963	5,841,515
26	3,518,829	2,808,758	6,327,587	14	3,244,192	2,589,968	5,834,160
27	3,510,206	2,809,903	6,320,109	15	3,235,181	2,587,403	5,822,584
28	3,500,023	2,802,438	6,302,461	16	3,255,922	2,598,398	5,854,320
29	3,500,641	2,803,508	6,304,149	18	3,221,253	2,574,963	5,796,216
30	3,503,404	2,781,548	6,284,952	19	3,213,789	2,573,748	5,787,537
31	3,517,058	2,804,453	6,321,511	20	3,206,329	2,559,368	5,765,697
June - 2	3,503,249	2,780,633	6,283,882	21	3,215,625	2,565,023	5,780,648
3	3,502,211	2,794,048	6,296,259	22	3,215,931	2,558,168	5,774,099
4	3,477,988	2,778,143	6,256,131	23	3,224,531	2,572,853	5,797,384
5	3,476,583	2,778,003	6,254,586	25	3,200,763	2,554,728	5,755,491
6	3,475,611	2,780,618	6,256,229	26	3,195,718	2,550,878	5,746,596
7	3,504,600	2,802,308	6,306,908	27	3,188,713	2,546,628	5,735,341
9	3,475,568	2,777,098	6,252,666	28	3,196,198	2,549,458	5,745,656
10	3,480,972	2,784,553	6,265,525	29	3,204,417	2,555,023	5,759,440
11	3,474,711	2,771,503	6,246,214	30	3,222,299	2,567,143	5,789,442
12	3,465,562	2,768,218	6,233,780	September 1	3,206,345	2,556,273	5,762,618
13	3,457,640	2,754,548	6,212,188	2	3,205,676	2,566,678	5,772,354
14	3,480,346	2,771,763	6,252,109	3	3,201,005	2,558,673	5,759,678
16	3,445,325	2,756,993	6,202,318	4	3,210,115	2,554,168	5,764,283
17	3,444,547	2,750,273	6,194,820	5	3,210,301	2,559,113	5,769,414
18	3,438,528	2,735,793	6,174,321	6	3,236,406	2,593,788	5,830,194
19	3,436,736	2,738,298	6,175,034	8	3,220,634	2,583,548	5,804,182
20	3,437,924	2,736,928	6,174,852	9	3,223,217	2,611,383	5,834,600
21	3,463,412	2,753,048	6,216,460	10	3,217,348	2,601,348	5,818,696
23	3,438,651	2,730,303	6,168,954	11	3,220,492	2,604,813	5,825,305
24	3,450,849	2,736,738	6,187,587	12	3,228,838	2,608,693	5,837,531
25	3,448,161	2,733,198	6,181,359	13	3,261,340	2,643,498	5,904,838
26	3,442,896	2,726,473	6,169,369	15	3,231,710	2,624,303	5,856,013
27	3,436,786	2,710,908	6,147,694	16	3,231,762	2,629,763	5,861,525
28	3,455,235	2,735,393	6,190,628	17	3,241,152	2,627,688	5,868,840
30	3,402,834	2,705,678	6,108,512	18	3,254,163	2,633,408	5,887,571
July - 1	3,424,455	2,721,853	6,146,308	19	3,286,342	2,650,073	5,936,415
2	3,429,817	2,717,618	6,147,435	20	3,333,563	2,694,168	6,027,731
3	3,435,408	2,718,358	6,153,766	22	3,315,995	2,676,083	5,992,078
4	3,439,383	2,708,343	6,147,726	23	3,318,463	2,686,923	6,005,386
5	3,463,963	2,749,593	6,213,556	24	3,329,292	2,693,053	6,022,345
7	3,445,467	2,720,813	6,166,280	25	3,336,557	2,695,623	6,032,180
8	3,448,192	2,745,053	6,193,245	26	3,354,372	2,708,743	6,063,115
9	3,448,184	2,746,183	6,194,367	27	3,396,951	2,753,213	6,150,164
10	3,455,128	2,724,853	6,179,981	29	3,409,194	2,765,293	6,174,487
11	3,444,636	2,712,238	6,156,874	30	3,420,117	2,762,013	6,182,130
12	3,461,599	2,781,123	6,192,722	October - 1	3,447,689	2,770,993	6,218,682
14	3,422,694	2,722,488	6,145,182	2	3,478,395	2,790,498	6,268,893
15	3,424,562	2,723,728	6,148,290	3	3,493,209	2,791,153	6,284,362
16	3,408,027	2,714,473	6,123,400	4	3,534,634	2,829,058	6,363,692
17	3,404,860	2,716,998	6,121,858	6	3,521,722	2,828,323	6,350,045
18	3,401,324	2,710,668	6,111,992	7	3,534,139	2,850,943	6,385,082
19	3,410,753	2,726,208	6,136,961	8	3,558,646	2,856,568	6,415,214
21	3,390,930	2,705,628	6,102,558	9	3,568,220	2,858,128	6,426,348
22	3,390,205	2,704,293	6,094,498	10	3,594,722	2,888,088	6,482,810
23	3,375,703	2,683,543	6,059,246	11	3,647,752	2,918,733	6,566,485
24	3,358,109	2,663,623	6,021,732	13	3,629,940	2,905,688	6,535,628

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1851:	£.	£.	£.	1852:	£.	£.	£.
October - 14	3,625,982	2,910,448	6,536,430	January - 1	3,403,813	2,642,028	6,045,841
15	3,618,053	2,901,433	6,519,486	2	3,426,667	2,664,433	6,091,100
16	3,632,297	2,889,238	6,521,535	3	3,475,852	2,707,128	6,182,980
17	3,637,871	2,890,088	6,527,959	5	3,474,749	2,719,633	6,194,382
18	3,674,736	2,926,018	6,600,754	6	3,493,649	2,756,513	6,250,162
20	3,653,213	2,905,338	6,558,551	7	3,504,907	2,764,288	6,269,195
21	3,632,359	2,879,338	6,511,697	8	3,528,171	2,770,983	6,299,154
22	3,625,836	2,864,723	6,490,559	9	3,529,085	2,760,253	6,289,338
23	3,615,748	2,857,233	6,472,981	10	3,551,466	2,787,358	6,338,824
24	3,593,803	2,842,658	6,436,463	12	3,520,493	2,765,713	6,286,206
25	3,612,009	2,841,418	6,453,427	13	3,529,040	2,794,188	6,323,228
27	3,587,862	2,810,183	6,398,045	14	3,542,154	2,798,353	6,340,507
28	3,586,870	2,813,288	6,400,158	15	3,544,424	2,791,478	6,335,902
29	3,589,470	2,805,698	6,395,168	16	3,553,482	2,790,188	6,343,670
30	3,591,454	2,793,623	6,385,077	17	3,558,023	2,798,218	6,356,241
31	3,579,173	2,788,403	6,367,576	19	3,524,307	2,781,608	6,305,915
November - 1	3,617,367	2,830,103	6,447,470	20	3,522,136	2,777,133	6,299,269
3	3,594,257	2,812,153	6,406,410	21	3,520,863	2,770,748	6,291,611
4	3,588,486	2,815,958	6,404,444	22	3,528,476	2,765,233	6,293,709
5	3,574,648	2,804,838	6,379,486	23	3,527,910	2,750,748	6,278,658
6	3,567,522	2,812,948	6,380,470	24	3,520,542	2,752,058	6,273,200
7	3,551,564	2,800,238	6,351,802	26	3,495,208	2,736,168	6,231,371
8	3,559,644	2,831,643	6,391,287	27	3,496,145	2,733,078	6,229,223
10	3,524,061	2,805,353	6,329,414	28	3,496,994	2,724,493	6,221,487
11	3,522,194	2,807,313	6,329,507	29	3,512,008	2,724,803	6,236,811
12	3,517,603	2,801,218	6,318,821	30	3,487,832	2,715,758	6,203,590
13	3,516,968	2,791,463	6,308,431	31	3,486,729	2,738,153	6,224,882
14	3,508,081	2,793,208	6,301,289	February - 2	3,468,599	2,729,173	6,197,772
15	3,517,468	2,811,718	6,329,186	3	3,473,134	2,748,088	6,221,222
17	3,491,277	2,791,998	6,283,275	4	3,446,602	2,718,178	6,164,780
18	3,479,241	2,788,323	6,267,564	5	3,448,279	2,725,523	6,173,802
19	3,467,724	2,771,613	6,239,337	6	3,451,837	2,714,188	6,166,025
20	3,471,312	2,766,863	6,238,175	7	3,472,443	2,728,828	6,201,271
21	3,459,997	2,764,108	6,224,105	9	3,435,422	2,710,573	6,145,995
22	3,482,512	2,786,478	6,268,990	10	3,442,734	2,723,878	6,166,612
24	3,441,201	2,763,373	6,204,574	11	3,489,826	2,712,648	6,152,474
25	3,446,117	2,766,928	6,213,045	12	3,437,816	2,727,498	6,165,314
26	3,432,785	2,746,633	6,179,418	13	3,418,567	2,720,408	6,138,975
27	3,425,137	2,727,753	6,152,890	14	3,419,856	2,743,548	6,163,404
28	3,419,011	2,714,238	6,133,249	16	3,382,870	2,718,528	6,101,398
29	3,435,781	2,727,043	6,162,774	17	3,382,330	2,720,888	6,103,218
December - 1	3,407,474	2,710,258	6,117,732	18	3,378,144	2,712,608	6,090,752
2	3,405,157	2,702,538	6,107,695	19	3,377,996	2,712,538	6,090,534
3	3,402,711	2,698,183	6,100,894	20	3,382,763	2,700,743	6,083,506
4	3,400,437	2,688,193	6,088,630	21	3,392,955	2,731,636	6,124,591
5	3,401,319	2,683,528	6,084,847	23	3,366,166	2,711,868	6,078,034
6	3,420,517	2,700,058	6,120,570	24	3,368,999	2,708,758	6,077,757
8	3,391,927	2,686,303	6,078,230	25	3,365,599	2,700,578	6,066,177
9	3,389,923	2,687,043	6,076,966	26	3,367,146	2,698,438	6,065,584
10	3,382,491	2,674,133	6,056,624	27	3,375,015	2,694,098	6,069,113
11	3,391,688	2,684,358	6,076,046	28	3,368,952	2,722,363	6,121,315
12	3,382,992	2,671,218	6,054,210	March - 1	3,381,303	2,726,418	6,107,716
13	3,379,440	2,688,443	6,067,883	2	3,390,502	2,738,543	6,129,045
15	3,347,835	2,669,438	6,017,273	3	3,371,380	2,722,333	6,093,713
16	3,348,286	2,677,683	6,025,919	4	3,394,824	2,719,633	6,114,457
17	3,343,666	2,675,028	6,018,694	5	3,400,781	2,711,343	6,112,124
18	3,356,200	2,673,558	6,029,758	6	3,425,426	2,720,743	6,155,169
19	3,350,325	2,675,133	6,025,458	8	3,404,268	2,710,108	6,114,376
20	3,367,662	2,668,723	6,036,385	9	3,406,771	2,736,353	6,143,124
22	3,381,924	2,650,528	6,032,452	10	3,416,263	2,737,083	6,153,346
23	3,330,090	2,651,708	5,981,798	11	3,419,012	2,750,583	6,169,595
24	3,347,363	2,681,568	6,028,931	12	3,419,614	2,745,053	6,164,667
25				13	3,422,489	2,767,148	6,189,632
26	3,330,403	2,653,383	5,983,786	15	3,390,067	2,756,668	6,152,735
27	3,353,471	2,658,308	6,011,779	16	3,400,991	2,759,068	6,160,059
29	3,348,240	2,646,153	5,994,393	17	3,393,711	2,759,255	6,152,966
30	3,366,970	2,650,808	6,017,778	18	3,417,650	2,756,843	6,174,493
31	3,372,372	2,635,203	6,007,575	19	3,416,009	2,750,568	6,166,577
				20	3,421,292	2,706,328	6,217,620
				22	3,431,418	2,791,388	6,222,806

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1852:.	£.	£.	£.	1852:.	£.	£.	£.
March - 23	3,431,922	2,805,438	6,237,360	June - 11	3,435,902	2,796,758	6,232,660
24	3,440,278	2,806,818	6,247,091	12	3,440,278	2,819,818	6,260,096
25	3,472,085	2,827,438	6,299,523	14	3,417,298	2,861,018	6,218,311
26	3,495,878	2,837,518	6,333,391	15	3,420,622	2,805,278	6,225,900
27	3,506,176	2,862,308	6,368,484	16	3,412,508	2,784,898	6,197,401
29	3,499,404	2,850,838	6,350,242	17	3,416,450	2,783,753	6,200,203
30	3,509,088	2,852,818	6,362,901	18	3,412,244	2,771,583	6,183,832
31	3,526,904	2,862,368	6,390,292	19	3,426,277	2,801,598	6,237,870
April - 1	3,557,279	2,880,748	6,438,027	21	3,411,187	2,782,058	6,194,195
2	3,570,287	2,889,808	6,459,490	22	3,418,652	2,803,143	6,218,795
3	3,617,819	2,930,668	6,548,487	23	3,410,393	2,796,078	6,200,471
5	3,602,759	2,941,768	6,544,527	24	3,422,969	2,792,453	6,215,422
6	3,628,850	2,964,458	6,593,308	25	3,431,205	2,790,608	6,221,813
7	3,647,644	2,965,478	6,613,122	26	3,451,473	2,810,748	6,262,221
8	3,661,323	2,963,648	6,624,981	28	3,412,250	2,787,873	6,200,123
9	Good Friday.			29	3,427,342	2,789,798	6,217,140
10	3,678,593	2,966,938	6,665,331	30	3,427,534	2,777,183	6,204,817
12	3,656,899	2,964,553	6,621,452	July - 1	3,459,971	2,793,118	6,253,089
13	3,652,406	2,987,648	6,640,053	2	3,470,926	2,815,533	6,286,453
14	3,657,659	2,979,603	6,637,262	3	3,501,878	2,841,628	6,343,506
15	3,664,909	2,975,323	6,640,232	5	3,492,123	2,829,118	6,321,241
16	3,667,003	2,960,978	6,627,983	6	3,515,890	2,844,803	6,360,693
17	3,678,658	2,975,373	6,654,031	7	3,512,999	2,840,948	6,353,857
19	3,655,012	2,969,793	6,624,805	8	3,522,917	2,868,903	6,361,820
20	3,678,228	2,982,233	6,657,461	9	3,504,015	2,831,253	6,335,268
21	3,678,606	2,985,978	6,663,984	10	3,515,289	2,861,678	6,366,967
22	3,677,761	2,984,533	6,662,294	12	3,506,169	2,849,913	6,356,082
23	3,669,819	2,968,233	6,638,052	13	3,506,797	2,855,968	6,361,765
24	3,678,890	2,990,433	6,667,423	14	3,497,750	2,850,153	6,347,903
26	3,636,966	2,977,463	6,614,429	15	3,506,808	2,856,348	6,357,156
27	3,643,286	2,968,018	6,611,304	16	3,501,590	2,854,453	6,356,043
28	3,632,090	2,958,723	6,585,813	17	3,514,425	2,872,438	6,386,863
29	3,635,746	2,956,703	6,592,448	19	3,484,559	2,889,283	6,323,842
30	3,632,034	2,958,008	6,585,042	20	3,491,395	2,846,213	6,337,608
May - 1	3,665,285	2,991,528	6,646,813	21	3,484,509	2,841,448	6,325,957
3	3,649,434	2,978,193	6,622,627	22	3,485,885	2,836,223	6,322,108
4	3,647,210	2,984,663	6,632,873	23	3,479,066	2,820,756	6,299,824
5	3,641,470	2,976,993	6,617,363	24	3,488,315	2,853,408	6,341,723
6	3,636,651	2,960,193	6,598,844	26	3,461,865	2,822,102	6,283,967
7	3,626,612	2,946,153	6,571,765	27	3,469,488	2,808,083	6,277,571
8	3,650,657	2,948,178	6,598,835	28	3,462,147	2,797,293	6,259,440
10	3,622,921	2,911,958	6,534,879	29	3,449,656	2,795,028	6,244,684
11	3,616,221	2,919,688	6,535,904	30	3,454,146	2,780,018	6,234,164
12	3,613,285	2,921,708	6,534,943	31	3,465,515	2,792,733	6,258,248
13	3,616,956	2,912,903	6,529,859	August - 2	3,453,252	2,754,953	6,208,206
14	3,606,812	2,905,978	6,512,285	3	3,454,399	2,783,473	6,217,862
15	3,607,410	2,921,388	6,529,798	4	3,452,794	2,753,313	6,206,107
17	3,578,094	2,911,403	6,489,497	5	3,458,011	2,763,419	6,216,429
18	3,569,298	2,910,903	6,480,291	6	3,449,061	2,747,006	6,196,069
19	3,555,445	2,902,088	6,457,483	7	3,477,075	2,772,506	6,249,588
20	3,553,165	2,893,128	6,446,293	9	3,442,315	2,751,556	6,193,873
21	3,558,966	2,888,648	6,446,706	10	3,448,487	2,753,026	6,201,515
22	3,544,528	2,904,262	6,448,896	11	3,488,945	2,758,746	6,192,691
24	3,523,962	2,862,662	6,387,920	12	3,486,916	2,752,356	6,189,274
25	3,527,068	2,868,943	6,385,956	13	3,480,346	2,760,506	6,190,848
26	3,597,442	2,837,243	6,344,685	14	3,484,827	2,780,996	6,215,670
27	3,593,428	2,840,098	6,343,436	16	3,400,878	2,757,236	6,157,611
28	3,494,853	2,841,473	6,335,826	17	3,399,258	2,756,586	6,155,797
29	3,515,937	2,858,313	6,374,250	18	3,388,705	2,745,838	6,134,543
31	3,481,832	2,842,008	6,323,640	19	3,390,867	2,752,133	6,142,500
June - 1	3,492,166	2,847,263	6,339,429	20	3,397,068	2,745,166	6,132,231
2	3,498,426	2,827,663	6,326,289	21	3,410,647	2,767,893	6,178,540
3	3,493,999	2,842,248	6,341,157	23	3,392,735	2,746,193	6,140,931
4	3,492,810	2,865,343	6,328,153	24	3,384,922	2,750,026	6,134,945
5	3,512,741	2,865,653	6,348,394	25	3,377,153	2,743,808	6,120,961
7	3,469,893	2,813,858	6,283,751	26	3,377,916	2,758,898	6,136,814
8	3,468,309	2,822,128	6,290,437	27	3,385,616	2,758,066	6,138,679
9	3,451,764	2,819,528	6,271,292	28	3,404,816	2,732,348	6,137,166
10	3,443,993	2,802,193	6,246,186	30	3,378,334	2,765,848	6,145,182
				31	3,386,536	2,780,356	6,166,897

AGGREGATE Daily Circulation of Banks of Issue in England and Wales—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1852:	£.	£.	£.	1852:	£.	£.	£.
September - 1	3,397,304	2,789,888	6,176,142	November 22	3,714,510	2,963,168	6,677,678
2	3,400,869	2,782,688	6,183,557	23	3,704,608	2,956,803	6,661,411
3	3,416,995	2,792,088	6,209,083	24	3,692,797	2,937,878	6,630,675
4	3,448,463	2,832,093	6,280,556	25	3,686,606	2,922,308	6,607,914
5	3,434,920	2,832,808	6,267,734	26	3,686,646	2,917,789	6,606,434
6	3,443,928	2,846,713	6,290,641	27	3,705,925	2,929,878	6,635,803
7	3,457,187	2,841,168	6,298,295	28	3,669,125	2,912,568	6,581,693
8	3,453,693	2,849,463	6,303,156	29	3,668,918	2,919,918	6,588,836
9	3,458,354	2,857,163	6,315,537	December 1	3,663,007	2,902,033	6,565,040
10	3,469,455	2,890,183	6,379,638	2	3,666,555	2,906,793	6,573,348
11	3,464,338	2,871,803	6,336,141	3	3,671,138	2,901,498	6,572,636
12	3,459,372	2,869,723	6,349,095	4	3,663,514	2,924,743	6,608,257
13	3,462,121	2,881,843	6,343,964	5	3,655,587	2,908,413	6,564,000
14	3,466,688	2,893,538	6,360,226	6	3,652,973	2,917,783	6,570,756
15	3,497,469	2,904,913	6,402,382	7	3,639,154	2,907,183	6,546,337
16	3,527,355	2,929,308	6,456,663	8	3,642,126	2,909,728	6,551,854
17	3,530,236	2,938,008	6,468,244	9	3,641,450	2,902,218	6,543,668
18	3,536,665	2,950,423	6,487,088	10	3,654,812	2,919,633	6,574,445
19	3,547,653	2,936,373	6,484,026	11	3,629,008	2,908,983	6,537,991
20	3,560,835	2,935,448	6,496,283	12	3,647,080	2,920,798	6,567,878
21	3,577,483	2,954,628	6,532,111	13	3,640,498	2,915,183	6,555,681
22	3,628,791	2,994,108	6,622,899	14	3,649,919	2,921,233	6,571,152
23	3,635,978	2,977,978	6,613,951	15	3,642,775	2,911,348	6,554,123
24	3,629,840	2,988,428	6,618,268	16	3,646,449	2,932,223	6,578,672
25	3,674,024	3,010,653	6,684,682	17	3,620,479	2,902,238	6,522,717
26	3,716,268	3,020,582	6,736,830	18	3,616,200	2,915,438	6,531,638
October - 1	3,747,597	3,038,643	6,786,240	19	3,624,115	2,908,823	6,532,938
2	3,797,517	3,081,403	6,878,920	20	3,639,394	2,910,968	6,550,362
3	3,769,151	3,063,653	6,832,804	21	3,651,993	2,936,518	6,588,511
4	3,794,610	3,091,698	6,886,308	22	3,621,236	2,904,153	6,525,389
5	3,806,054	3,096,988	6,903,042	23	3,628,444	2,909,513	6,537,957
6	3,838,240	3,108,348	6,946,588	24	3,635,700	2,907,473	6,543,173
7	3,847,851	3,116,203	6,964,054	25	3,657,666	2,912,328	6,569,994
8	3,906,985	3,163,173	7,070,158	26	3,665,983	2,902,746	6,568,731
9	3,891,505	3,165,853	7,057,358	1853:			
10	3,894,859	3,194,383	7,089,242	January - 1	3,699,936	2,936,453	6,636,389
11	3,902,385	3,170,608	7,072,993	2	3,719,149	2,944,763	6,663,912
12	3,907,789	3,150,493	7,058,282	3	3,744,079	2,972,843	6,716,922
13	3,909,424	3,137,158	7,046,582	4	3,767,486	2,990,003	6,757,489
14	3,921,278	3,137,753	7,059,031	5	3,791,529	2,996,538	6,788,067
15	3,887,450	3,109,103	6,996,553	6	3,788,052	3,001,393	6,789,445
16	3,903,356	3,099,863	7,003,219	7	3,831,949	3,030,728	6,862,677
17	3,894,705	3,090,598	6,985,303	8	3,821,059	3,022,503	6,843,562
18	3,889,547	3,065,353	6,954,900	9	3,832,945	3,050,708	6,883,653
19	3,881,308	3,047,478	6,928,786	10	3,827,676	3,055,903	6,883,579
20	3,912,166	3,053,768	6,965,934	11	3,845,765	3,052,568	6,898,333
21	3,870,812	3,023,728	6,894,540	12	3,841,475	3,042,193	6,883,668
22	3,864,564	3,003,788	6,868,352	13	3,835,967	3,049,783	6,885,750
23	3,868,488	2,979,773	6,848,261	14	3,821,648	3,026,148	6,847,796
24	3,867,231	2,964,698	6,831,929	15	3,827,956	3,026,028	6,853,984
25	3,859,643	2,946,118	6,805,761	16	3,820,241	3,020,338	6,840,579
26	3,875,312	2,966,623	6,841,935	17	3,838,162	3,004,878	6,843,040
November - 1	3,861,445	2,971,908	6,833,353	18	3,824,135	2,984,353	6,808,488
2	3,848,628	2,982,533	6,831,161	19	3,830,100	3,005,219	6,835,318
3	3,846,448	2,991,263	6,837,711	20	3,802,850	2,997,273	6,800,123
4	3,848,758	2,999,558	6,848,316	21	3,804,569	2,906,478	6,811,047
5	3,833,218	2,995,188	6,828,406	22	3,798,090	2,999,638	6,797,728
6	3,866,453	3,023,693	6,890,146	23	3,800,890	3,006,533	6,807,423
7	3,836,939	3,013,228	6,850,167	24	3,790,662	2,976,448	6,767,110
8	3,829,162	3,007,243	6,836,405	25	3,791,706	2,907,313	6,799,019
9	3,824,837	3,004,158	6,828,995	26	3,757,606	2,881,843	6,739,449
10	3,805,188	2,996,808	6,801,996	February - 1	3,754,016	2,989,953	6,743,969
11	3,786,531	2,998,423	6,784,954	2	3,747,589	2,977,173	6,724,762
12	3,797,504	3,021,728	6,819,232	3	3,737,779	2,972,193	6,709,972
13	3,764,001	2,994,283	6,758,284	4	3,724,350	2,964,023	6,688,373
14	3,763,640	2,997,728	6,761,368	5	3,747,831	2,975,258	6,723,089
15	3,744,775	2,972,478	6,717,253	6	3,716,616	2,957,008	6,673,624
16	Day of Duke of Wellington's funeral.			7			
17	3,749,562	2,978,898	6,722,460				
18	3,751,067	2,978,448	6,729,515				

APPENDIX TO REPORT FROM THE

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1853:	£.	£.	£.	1853:	£.	£.	£.
February - 8	3,714,971	2,966,428	6,681,399	May - 2	3,898,451	3,145,973	7,044,424
9	3,715,771	2,959,083	6,674,854	3	3,899,428	3,143,823	7,043,251
10	3,709,513	2,956,798	6,666,311	4	3,890,974	3,142,193	7,033,167
11	3,707,550	2,961,293	6,668,843	5	3,905,749	3,140,793	7,046,542
12	3,705,255	2,971,278	6,676,533	6	3,903,841	3,128,758	7,032,599
14	3,673,691	2,953,678	6,627,369	7	3,915,042	3,153,078	7,068,120
15	3,673,016	2,940,793	6,613,809	9	3,879,434	3,110,298	6,989,732
16	3,666,426	2,940,723	6,607,149	10	3,885,300	3,105,218	6,990,518
17	3,673,469	2,944,388	6,617,857	11	3,894,718	3,101,678	6,996,396
18	3,665,848	2,937,688	6,603,536	12	3,896,981	3,101,528	6,998,509
19	3,667,676	2,964,493	6,632,169	13	3,889,036	3,100,363	6,989,399
21	3,645,760	2,952,938	6,598,698	14	3,900,876	3,151,733	7,052,609
22	3,647,604	2,969,208	6,616,812	16	3,873,730	3,147,243	7,020,973
23	3,637,808	2,953,683	6,591,491	17	3,863,100	3,148,168	7,011,268
24	3,656,282	2,955,083	6,611,365	18	3,861,637	3,132,673	6,994,310
25	3,654,037	2,956,773	6,610,810	19	3,848,975	3,131,868	6,980,843
26	3,656,339	2,982,303	6,638,642	20	3,836,053	3,106,278	6,942,331
28	3,630,516	2,967,583	6,598,099	21	3,841,504	3,113,803	6,955,307
March - 1	3,646,197	2,974,168	6,620,365	23	3,791,366	3,084,558	6,875,924
2	3,652,519	2,980,223	6,632,742	24	3,775,907	3,071,298	6,847,205
3	3,659,563	2,978,553	6,638,116	25	3,703,919	3,057,268	6,821,187
4	3,660,972	2,969,468	6,630,440	26	3,752,874	3,043,468	6,796,342
5	3,675,981	2,993,505	6,669,486	27	3,748,404	3,032,273	6,780,677
7	3,666,829	2,986,808	6,653,637	28	3,762,000	3,039,858	6,801,858
8	3,675,738	3,015,908	6,691,646	30	3,719,930	3,009,748	6,729,678
9	3,681,620	3,014,818	6,696,433	31	3,718,284	3,001,438	6,719,722
10	3,684,824	3,009,748	6,694,572	June - 1	3,712,427	2,990,093	6,702,520
11	3,690,664	3,010,443	6,701,107	2	3,714,119	2,987,348	6,701,467
12	3,703,924	3,043,388	6,747,312	3	3,716,480	2,988,653	6,705,133
14	3,673,056	3,021,363	6,694,419	4	3,739,178	3,007,783	6,746,961
15	3,677,626	3,021,248	6,698,874	6	3,697,798	2,992,663	6,690,461
16	3,685,344	3,015,868	6,701,212	7	3,705,404	2,997,158	6,702,562
17	3,707,252	3,016,678	6,723,930	8	3,695,140	2,972,543	6,667,683
18	3,711,619	3,009,828	6,721,447	9	3,687,620	2,970,993	6,658,613
19	3,736,508	3,048,243	6,784,751	10	3,681,218	2,963,003	6,644,221
21	3,712,919	3,049,843	6,762,762	11	3,703,053	2,997,978	6,701,031
22	3,731,473	3,069,973	6,801,446	13	3,675,630	2,987,678	6,663,308
23	3,748,066	3,074,803	6,822,869	14	3,676,386	3,010,068	6,686,454
24	3,803,426	3,107,853	6,911,279	15	3,679,159	3,008,463	6,687,622
25	Good Friday.			16	3,685,407	3,008,058	6,693,465
26	3,833,598	3,185,303	7,018,901	17	3,685,569	3,005,883	6,691,452
28	3,828,939	3,150,308	6,979,247	18	3,708,847	3,033,323	6,742,170
29	3,827,301	3,154,978	6,982,279	20	3,679,368	3,018,618	6,697,986
30	3,838,745	3,152,603	6,991,348	21	3,678,347	3,028,578	6,706,925
31	3,855,568	3,142,358	6,997,926	22	3,681,978	3,019,483	6,701,461
April - 1	3,878,225	3,154,113	7,032,338	23	3,689,919	3,009,603	6,699,522
2	3,909,789	3,168,753	7,078,542	24	3,711,489	3,012,508	6,723,997
4	3,892,233	3,161,833	7,054,066	25	3,733,317	3,031,928	6,765,245
5	3,921,611	3,177,788	7,099,399	27	3,694,660	3,010,388	6,705,048
6	3,926,667	3,179,928	7,106,595	28	3,699,261	3,009,558	6,708,819
7	3,922,215	3,168,598	7,090,813	29	3,708,343	3,002,503	6,710,846
8	3,917,836	3,151,348	7,069,184	30	3,707,287	2,996,118	6,703,355
9	3,935,123	3,168,623	7,103,746	July - 1	3,727,612	3,009,653	6,737,265
11	3,905,267	3,132,413	7,037,680	2	3,776,411	3,039,103	6,815,514
12	3,903,042	3,122,903	7,025,945	4	3,753,144	3,024,278	6,777,422
13	3,893,086	3,107,973	7,001,059	5	3,777,688	3,039,368	6,817,056
14	3,907,538	3,098,838	7,006,376	6	3,780,843	3,030,628	6,811,471
15	3,902,349	3,083,743	6,986,092	7	3,777,566	3,031,338	6,808,904
16	3,913,626	3,096,615	7,010,241	8	3,770,248	3,019,808	6,790,056
18	3,900,380	3,102,658	7,003,038	9	3,779,514	3,041,388	6,820,902
19	3,911,862	3,125,003	7,036,865	11	3,759,444	3,045,968	6,805,412
20	3,917,120	3,123,167	7,040,287	12	3,756,471	3,053,033	6,809,504
21	3,932,846	3,132,928	7,065,774	13	3,747,857	3,036,358	6,783,215
22	3,931,531	3,128,113	7,059,644	14	3,747,666	3,035,278	6,782,944
23	3,954,035	3,170,498	7,124,533	15	3,746,862	3,036,448	6,783,310
25	3,915,369	3,155,703	7,071,072	16	3,764,375	3,068,033	6,832,408
26	3,917,172	3,167,663	7,084,835	18	3,730,424	3,044,943	6,775,367
27	3,929,195	3,155,993	7,085,188	19	3,785,327	3,044,603	6,779,930
28	3,931,782	3,151,083	7,082,865	20	3,783,130	3,022,663	6,755,793
29	3,918,387	3,141,643	7,060,030	21	3,730,183	3,020,363	6,750,546
30	3,922,751	3,163,268	7,086,019				

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1858:	£.	£.	£.	1858:	£.	£.	£.
July - 22	3,726,225	3,008,448	6,734,673	October - 11	4,081,202	3,207,953	7,289,155
23	3,735,762	3,026,653	6,762,415	12	4,085,904	3,207,843	7,293,747
25	3,707,761	2,981,293	6,689,054	13	4,109,965	3,201,058	7,311,023
26	3,700,669	2,978,893	6,679,562	14	4,096,862	3,210,238	7,307,100
27	3,690,299	2,960,693	6,650,992	15	4,132,781	3,214,618	7,347,399
28	3,681,612	2,949,353	6,630,965	17	4,090,482	3,186,798	7,277,280
29	3,674,869	2,952,958	6,627,827	18	4,104,559	3,177,123	7,281,682
30	3,701,578	2,963,233	6,664,861	19	4,085,861	3,169,413	7,254,774
August - 1	3,662,018	2,942,823	6,604,841	20	4,114,090	3,167,758	7,281,848
2	3,678,040	2,988,468	6,611,508	21	4,093,317	3,151,158	7,244,475
3	3,660,419	2,927,068	6,587,487	22	4,119,895	3,150,108	7,270,003
4	3,667,647	2,922,733	6,590,380	24	4,089,259	3,135,493	7,224,752
5	3,671,263	2,921,218	6,592,481	25	4,082,995	3,129,938	7,212,933
6	3,695,209	2,964,683	6,659,892	26	4,078,420	3,113,208	7,186,628
8	3,664,358	2,954,793	6,619,151	27	4,062,594	3,105,203	7,167,797
9	3,664,865	2,960,563	6,625,428	28	4,063,711	3,087,188	7,150,899
10	3,654,981	2,955,488	6,610,469	29	4,082,804	3,121,623	7,204,427
11	3,648,189	2,956,633	6,604,822	31	4,036,791	3,100,598	7,137,389
12	3,645,657	2,966,968	6,612,625	November 1	4,041,522	3,103,238	7,144,760
13	3,670,645	2,998,448	6,669,093	2	4,038,103	3,090,533	7,128,636
15	3,622,338	2,973,453	6,595,791	3	4,042,583	3,109,888	7,152,471
16	3,616,532	2,970,788	6,587,320	4	4,035,349	3,107,623	7,142,972
17	3,615,151	2,958,168	6,573,319	5	4,049,572	3,147,858	7,197,430
18	3,620,282	2,969,328	6,589,610	7	4,008,422	3,127,288	7,135,710
19	3,627,967	2,980,903	6,608,870	8	4,001,408	3,141,418	7,142,826
20	3,670,373	3,019,693	6,690,066	9	3,998,687	3,131,123	7,129,810
22	3,637,232	2,997,113	6,634,345	10	3,993,964	3,142,753	7,136,717
23	3,645,107	2,995,338	6,640,445	11	3,967,649	3,139,073	7,106,722
24	3,642,284	2,979,583	6,621,867	12	3,981,154	3,173,583	7,154,737
25	3,641,745	2,975,063	6,616,808	14	3,939,105	3,140,618	7,079,723
26	3,653,202	2,975,723	6,628,925	15	3,940,028	3,140,823	7,080,851
27	3,682,290	3,017,278	6,699,568	16	3,932,932	3,124,923	7,057,855
29	3,649,882	3,001,733	6,651,115	17	3,944,071	3,121,948	7,066,019
30	3,644,528	3,005,853	6,650,381	18	3,925,517	3,110,038	7,035,555
31	3,643,478	2,997,033	6,640,511	19	3,944,700	3,138,578	7,083,278
September - 1	3,643,081	2,994,398	6,637,479	21	3,905,052	3,115,813	7,020,865
2	3,661,068	2,992,168	6,653,236	22	3,902,365	3,118,073	7,020,438
3	3,696,132	3,035,268	6,731,400	23	3,898,667	3,105,948	7,004,615
5	3,678,665	3,031,748	6,710,413	24	3,890,490	3,094,108	6,984,598
6	3,687,001	3,035,748	6,722,749	25	3,894,553	3,076,993	6,971,548
7	3,684,910	3,025,698	6,710,608	26	3,907,834	3,098,578	7,006,412
8	3,687,353	3,032,143	6,719,496	28	3,879,924	3,085,493	6,965,417
9	3,697,330	3,051,388	6,748,718	29	3,863,978	3,085,218	6,949,196
10	3,731,459	3,091,008	6,822,467	30	3,860,547	3,070,718	6,931,265
12	3,712,547	3,061,953	6,774,500	December - 1	3,866,918	3,074,378	6,941,296
13	3,716,526	3,075,483	6,792,009	2	3,864,893	3,077,563	6,942,456
14	3,727,124	3,057,318	6,784,442	3	3,888,508	3,097,213	6,985,721
15	3,738,308	3,062,863	6,801,171	5	3,847,869	3,073,863	6,921,732
16	3,758,127	3,074,468	6,832,595	6	3,853,235	3,085,568	6,938,803
17	3,794,356	3,104,093	6,898,449	7	3,843,193	3,064,718	6,907,911
19	3,776,063	3,106,328	6,882,391	8	3,835,790	3,060,673	6,896,463
20	3,793,727	3,097,443	6,891,170	9	3,825,907	3,051,538	6,877,445
21	3,807,692	3,079,693	6,887,285	10	3,837,096	3,058,048	6,895,144
22	3,818,308	3,078,713	6,897,021	12	3,811,169	3,036,127	6,847,296
23	3,825,877	3,080,308	6,906,185	13	3,821,398	3,052,373	6,873,771
24	3,870,739	3,109,298	6,980,037	14	3,819,740	3,050,033	6,869,773
26	3,855,239	3,084,883	6,940,122	15	3,822,836	3,037,238	6,860,074
27	3,862,836	3,081,993	6,944,829	16	3,812,106	3,033,133	6,845,239
28	3,877,613	3,086,588	6,964,201	17	3,815,965	3,051,028	6,866,993
29	3,903,137	3,087,353	6,990,490	19	3,792,676	3,031,098	6,823,774
30	3,927,153	3,089,093	7,016,246	20	3,794,612	3,030,513	6,825,125
October - 1	3,982,456	3,130,228	7,112,684	21	3,800,300	3,035,018	6,835,318
3	3,974,353	3,150,413	7,124,766	22	3,799,669	3,022,978	6,822,647
4	3,988,386	3,147,048	7,135,434	23	3,808,992	3,015,563	6,824,555
5	3,967,103	3,147,073	7,134,176	24	3,844,406	3,066,558	6,910,964
6	4,012,264	3,157,493	7,169,757	26	3,821,829	3,054,158	6,875,987
7	4,018,071	3,166,163	7,184,234	27	3,826,102	3,051,628	6,877,730
8	4,070,838	3,201,853	7,272,691	28	3,826,753	3,032,593	6,859,346
10	4,046,228	3,204,203	7,250,431	29	3,834,357	3,032,548	6,866,905
				30	3,834,254	3,017,608	6,851,862
				31	3,858,036	3,029,148	6,887,184

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.		
1854:	£.	£.	£.	1854:	£.	£.	£.		
January	2	3,862,074	3,032,958	6,895,032	March - 24	3,812,980	3,132,463	6,945,443	
	3	3,878,668	3,049,038	6,927,706		25	3,857,235	3,186,133	7,043,368
	4	3,892,688	3,051,158	6,943,846		27	3,846,750	3,177,273	7,024,023
	5	3,899,467	3,054,308	6,953,775		28	3,855,679	3,187,503	7,043,182
	6	3,923,369	3,073,258	6,996,627		29	3,860,876	3,189,513	7,041,389
	7	3,944,397	3,102,213	7,046,610		30	3,874,699	3,175,293	7,049,992
	9	3,989,315	3,094,868	7,084,183		31	3,879,283	3,168,508	7,047,791
	10	3,951,535	3,129,028	7,010,563	April - 1	3,930,527	3,195,563	7,126,090	
	11	3,972,047	3,159,823	7,122,870		3	3,914,867	3,181,433	7,096,300
	12	3,978,489	3,148,358	7,126,847		4	3,931,681	3,176,958	7,108,639
	13	3,982,463	3,127,023	7,110,486		5	3,958,497	3,177,968	7,136,465
	14	3,990,800	3,146,333	7,136,933		6	3,959,412	3,167,003	7,127,015
	16	3,949,764	3,119,318	7,060,082		7	3,963,000	3,160,633	7,123,633
	17	3,941,607	3,099,393	7,041,000		8	3,994,732	3,154,613	7,149,345
	18	3,959,616	3,093,738	7,044,354		10	3,957,663	3,128,178	7,080,841
	19	3,962,619	3,092,123	7,061,742		11	3,956,858	3,126,863	7,085,721
	20	3,954,388	3,074,018	7,028,606		12	3,945,071	3,123,753	7,068,824
	21	3,974,291	3,101,918	7,076,209		13	3,976,775	3,114,378	7,091,153
	23	3,939,466	3,076,783	7,016,269		14	Good Friday.		
	24	3,931,264	3,077,218	7,008,482		15	4,012,669	3,138,468	7,151,137
	25	3,943,062	3,077,158	7,020,220		17	3,965,047	3,166,293	7,101,340
	26	3,955,871	3,077,738	7,033,609		18	3,975,829	3,136,843	7,112,672
	27	3,938,060	3,061,963	7,000,023		19	3,968,782	3,146,253	7,109,035
	28	3,948,408	3,093,688	7,042,046		20	3,984,996	3,153,438	7,138,434
	30	3,914,093	3,062,828	6,976,921		21	3,972,549	3,158,918	7,131,467
	31	3,906,337	3,057,333	6,963,670		22	4,001,946	3,180,563	7,182,509
February - 1	3,911,629	3,053,298	6,964,927		24	3,968,770	3,160,523	7,139,293	
	2	3,927,978	3,053,053	6,981,031		25	3,966,645	3,149,823	7,118,468
	3	3,917,932	3,044,168	6,962,100		26	Humiliation Day.		
	4	3,939,942	3,080,973	7,020,915		27	3,971,761	3,148,453	7,120,204
	6	3,903,165	3,065,308	6,968,473		28	3,956,424	3,124,613	7,081,037
	7	3,887,161	3,056,783	6,943,944		29	3,978,680	3,148,793	7,127,393
	8	3,877,664	3,043,308	6,920,972	May - 1	3,944,474	3,136,508	7,080,982	
	9	3,873,952	3,038,648	6,912,600		2	3,958,759	3,133,458	7,092,217
	10	3,863,535	3,048,423	6,911,958		3	3,942,423	3,131,023	7,073,446
	11	3,875,206	3,068,238	6,943,444		4	3,936,165	3,116,748	7,052,913
	13	3,852,998	3,052,868	6,905,866		5	3,936,626	3,107,408	7,041,034
	14	3,860,135	3,055,188	6,905,323		6	3,956,418	3,141,083	7,097,501
	15	3,840,614	3,049,978	6,890,592		8	3,910,729	3,110,913	7,021,642
	16	3,839,906	3,044,038	6,883,944		9	3,907,675	3,116,073	7,023,748
	17	3,831,367	3,024,213	6,855,580		10	3,903,722	3,107,208	7,010,930
	18	3,836,352	3,040,398	6,876,750		11	3,901,616	3,096,333	6,997,949
	20	3,814,108	3,041,643	6,855,751		12	3,903,214	3,109,663	7,012,877
	21	3,816,211	3,054,008	6,872,219		13	3,911,681	3,148,878	7,060,559
	22	3,814,072	3,047,223	6,861,295		15	3,869,358	3,138,528	7,007,886
	23	3,814,129	3,052,483	6,866,612		16	3,880,693	3,129,003	6,989,696
	24	3,813,666	3,045,638	6,859,304		17	3,886,969	3,108,473	6,945,442
	25	3,833,677	3,069,628	6,923,305		18	3,826,667	3,094,993	6,921,660
	27	3,804,787	3,062,718	6,867,505		19	3,897,228	3,077,468	6,884,696
	28	3,799,935	3,063,943	6,863,878		20	3,825,244	3,093,393	6,918,637
March - 1	3,811,574	3,057,923	6,869,502		22	3,774,626	3,044,913	6,819,539	
	2	3,826,667	3,069,423	6,896,090		23	3,776,246	3,038,623	6,808,869
	3	3,815,262	3,058,813	6,874,075		24	3,758,021	3,027,478	6,785,499
	4	3,846,873	3,099,533	6,946,406		25	3,761,431	3,024,563	6,786,014
	6	3,829,843	3,092,958	6,922,601		26	3,757,180	3,013,743	6,770,923
	7	3,830,506	3,086,803	6,917,309		27	3,772,772	3,031,888	6,805,660
	8	3,819,863	3,080,883	6,900,746		29	3,736,202	3,002,603	6,738,805
	9	3,817,835	3,081,758	6,899,593		30	3,735,008	2,997,768	6,732,776
	10	3,799,098	3,072,728	6,871,826		31	3,726,830	2,981,628	6,708,458
	11	3,824,020	3,116,883	6,940,903	June - 1	3,725,048	2,992,188	6,717,236	
	13	3,798,281	3,090,058	6,888,339		2	3,727,226	2,976,258	6,703,484
	14	3,785,564	3,064,213	6,849,777		3	3,754,619	3,012,133	6,766,752
	15	3,778,103	3,085,253	6,863,356		5	3,720,163	2,990,273	6,710,436
	16	3,784,838	3,089,803	6,874,141		6	3,722,146	2,977,638	6,699,784
	17	3,790,854	3,080,818	6,871,672		7	3,702,433	2,959,338	6,662,271
	18	3,812,939	3,119,653	6,932,592		8	3,691,253	2,956,033	6,647,286
	20	3,782,082	3,122,293	6,904,375		9	3,679,587	2,936,978	6,616,565
	21	3,798,625	3,130,608	6,929,233		10	3,684,982	2,951,458	6,636,440
	22	3,790,256	3,124,113	6,914,369		12	3,642,249	2,947,928	6,597,177
	23	3,807,108	3,129,913	6,937,021					

AGGREGATE Daily Circulation of Banks of Issue in England and Wales—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1854:	£.	£.	£.	1854:	£.	£.	£.
June - 13	3,640,394	2,962,098	6,602,492	September 1	3,486,463	2,859,066	6,345,531
14	3,635,092	2,940,563	6,575,655	2	3,525,225	2,892,878	6,418,103
15	3,625,901	2,930,038	6,575,939	4	3,506,993	2,876,453	6,383,446
16	3,629,280	2,944,408	6,573,688	5	3,508,593	2,877,338	6,385,931
17	3,642,507	2,967,368	6,609,875	6	3,514,372	2,881,248	6,395,620
19	3,613,948	2,944,973	6,558,921	7	3,517,817	2,887,348	6,405,165
20	3,622,856	2,937,068	6,559,923	8	3,515,437	2,909,818	6,425,255
21	3,621,331	2,922,013	6,544,244	9	3,553,988	2,949,278	6,503,266
22	3,605,178	2,933,023	6,538,801	11	3,545,684	2,940,063	6,485,747
23	3,599,749	2,916,668	6,516,417	12	3,538,107	2,952,213	6,490,320
24	3,629,436	2,950,523	6,579,959	13	3,536,900	2,935,723	6,472,623
26	3,592,677	2,919,363	6,512,040	14	3,540,080	2,949,018	6,489,048
27	3,586,447	2,919,453	6,505,900	15	3,550,950	2,951,473	6,502,423
28	3,586,294	2,902,123	6,488,417	16	3,595,169	2,989,148	6,584,317
29	3,606,565	2,899,028	6,504,593	18	3,578,857	2,982,553	6,561,410
30	3,612,749	2,879,893	6,492,642	19	3,587,790	3,003,148	6,590,938
				20	3,591,982	2,985,408	6,577,385
July - 1	3,647,308	2,941,288	6,588,596	21	3,602,486	3,000,783	6,609,269
3	3,629,894	2,919,508	6,549,202	22	3,612,686	3,005,793	6,618,479
4	3,635,466	2,924,323	6,560,289	23	3,664,670	3,039,018	6,703,688
5	3,641,323	2,928,613	6,561,835	25	3,653,916	3,029,808	6,683,724
6	3,644,173	2,923,708	6,567,881	26	3,664,161	3,033,658	6,697,819
7	3,633,359	2,923,073	6,556,432	27	3,685,598	3,039,833	6,725,431
8	3,649,813	2,940,723	6,590,536	28	3,726,301	3,047,868	6,774,169
10	3,626,183	2,923,243	6,549,426	29	3,764,571	3,091,388	6,855,959
11	3,626,759	2,923,223	6,550,982	30	3,836,110	3,147,253	6,983,363
12	3,609,148	2,921,578	6,530,726	October - 2	3,831,949	3,143,458	6,975,407
13	3,613,379	2,924,253	6,537,632	3	3,854,845	3,154,873	7,009,718
14	3,601,779	2,919,073	6,520,852	4	3,851,610	3,139,643	6,991,253
15	3,604,286	2,950,173	6,574,459	5	3,874,201	3,131,733	7,005,934
17	3,595,235	2,940,393	6,535,628	6	3,873,729	3,127,453	7,001,182
18	3,608,685	2,925,568	6,534,253	7	3,962,978	3,155,423	7,118,401
19	3,594,687	2,911,893	6,506,580	9	3,947,041	3,142,688	7,089,729
20	3,599,553	2,906,028	6,495,581	10	3,974,654	3,168,218	7,142,872
21	3,580,818	2,965,233	6,546,051	11	3,996,569	3,169,303	7,165,872
22	3,603,804	2,906,306	6,510,110	12	4,026,597	3,163,443	7,190,040
24	3,567,670	2,874,548	6,442,218	13	4,019,158	3,150,058	7,169,216
25	3,562,970	2,874,333	6,437,303	14	4,060,119	3,160,398	7,220,517
26	3,545,918	2,852,048	6,397,966	16	4,015,828	3,131,788	7,147,616
27	3,541,915	2,852,243	6,394,158	17	4,010,983	3,127,143	7,138,126
28	3,535,817	2,837,298	6,373,115	18	3,991,929	3,125,538	7,117,467
29	3,555,166	2,870,688	6,425,854	19	4,005,073	3,129,143	7,134,216
31	3,524,331	2,868,043	6,392,374	20	3,999,054	3,125,513	7,124,567
August - 1	3,529,401	2,837,753	6,367,154	21	4,011,427	3,153,373	7,164,800
2	3,521,117	2,825,963	6,347,080	23	3,985,959	3,135,433	7,121,392
3	3,516,983	2,820,963	6,337,946	24	3,987,704	3,133,123	7,120,827
4	3,498,872	2,803,423	6,302,295	25	3,977,933	3,116,368	7,094,301
5	3,540,687	2,851,903	6,392,590	26	3,982,058	3,116,568	7,098,626
7	3,506,920	2,836,343	6,343,263	27	3,980,256	3,111,393	7,091,649
8	3,497,092	2,848,333	6,345,425	28	4,001,166	3,141,313	7,142,479
9	3,494,934	2,838,238	6,333,172	30	3,972,464	3,142,763	7,115,227
10	3,487,079	2,834,208	6,321,287	31	3,977,279	3,145,648	7,122,927
11	3,497,219	2,841,968	6,339,187	November 1	3,979,915	3,152,298	7,132,213
12	3,512,506	2,857,093	6,369,599	2	3,996,023	3,160,428	7,156,451
14	3,477,799	2,858,273	6,336,072	3	3,986,552	3,157,319	7,143,871
15	3,468,323	2,848,998	6,317,321	4	4,021,567	3,181,058	7,202,625
16	3,459,947	2,833,403	6,293,350	6	3,983,478	3,174,558	7,158,036
17	3,466,664	2,836,313	6,302,977	7	3,985,776	3,173,868	7,159,644
18	3,475,478	2,829,038	6,304,516	8	3,978,118	3,162,248	7,140,366
19	3,502,984	2,875,243	6,378,227	9	3,978,175	3,164,928	7,143,103
21	3,492,866	2,856,213	6,349,079	10	3,964,211	3,164,268	7,128,479
22	3,477,548	2,854,753	6,332,301	11	3,987,575	3,172,708	7,160,283
23	3,466,771	2,832,663	6,301,639	13	3,930,630	3,143,928	7,074,558
24	3,471,582	2,845,373	6,316,955	14	3,927,676	3,137,348	7,065,024
25	3,476,696	2,835,203	6,311,899	15	3,920,493	3,126,823	7,047,316
26	3,509,849	2,868,723	6,378,572	16	3,919,659	3,117,948	7,037,607
28	3,479,002	2,872,933	6,351,935	17	3,913,371	3,108,618	7,021,989
29	3,472,161	2,863,123	6,335,284	18	3,946,789	3,121,568	7,068,357
30	3,470,236	2,862,113	6,332,349	20	3,998,608	3,108,332	7,006,941
31	3,473,466	2,868,168	6,341,634	21	3,892,880	3,098,626	6,991,506

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1854:	£.	£.	£.	1855:	£.	£.	£.
November - 22	3,887,038	3,093,498	6,980,531	February - 8	3,770,082	2,978,618	6,749,600
23	3,896,683	3,092,693	6,989,376	9	3,768,981	2,979,143	6,748,124
24	3,896,933	3,086,178	6,983,111	10	3,773,853	2,991,673	6,765,526
25	3,920,416	3,111,768	7,032,184	12	3,746,491	2,996,158	6,742,649
27	3,889,447	3,098,953	6,988,400	13	3,759,898	3,008,778	6,768,671
28	3,882,777	3,100,668	6,983,445	14	3,754,476	3,000,183	6,754,659
29	3,876,718	3,093,098	6,969,816	15	3,760,871	3,009,553	6,770,424
30	3,883,598	3,091,898	6,975,496	16	3,743,988	2,992,488	6,736,476
December - 1	3,870,877	3,080,398	6,951,270	17	3,760,515	3,010,853	6,771,368
2	3,909,342	3,110,978	7,020,320	19	3,723,140	2,991,783	6,714,923
4	3,862,128	3,080,953	6,943,081	20	3,723,534	2,994,368	6,717,902
5	3,850,922	3,085,773	6,936,695	21	3,727,213	2,986,553	6,713,766
6	3,851,782	3,077,253	6,929,035	22	3,732,498	2,986,263	6,718,761
7	3,850,134	3,078,133	6,928,267	23	3,717,356	2,976,023	6,693,379
8	3,831,934	3,060,523	6,892,457	24	3,740,731	3,004,653	6,745,384
9	3,857,671	3,086,893	6,944,564	26	3,706,933	2,989,303	6,696,236
11	3,840,625	3,062,668	6,903,293	27	3,721,248	2,989,253	6,710,501
12	3,834,349	3,076,288	6,910,637	28	3,722,106	2,991,308	6,713,414
13	3,825,982	3,054,213	6,880,195	March - 1	3,739,352	3,002,043	6,741,395
14	3,823,848	3,048,376	6,872,226	2	3,748,109	2,994,233	6,742,342
15	3,812,489	3,037,338	6,849,827	3	3,765,385	3,085,403	6,800,788
16	3,834,648	3,068,523	6,903,171	5	3,740,583	3,036,573	6,777,156
18	3,805,704	3,049,878	6,855,582	6	3,757,094	3,036,158	6,793,252
19	3,818,971	3,055,053	6,874,024	7	3,757,748	3,033,863	6,791,611
20	3,818,337	3,050,578	6,868,915	8	3,765,413	3,035,893	6,801,306
21	3,833,259	3,056,068	6,889,327	9	3,762,205	3,037,878	6,800,083
22	3,839,173	3,052,798	6,891,971	10	3,776,654	3,068,878	6,845,532
23	3,870,625	3,093,838	6,964,463	12	3,749,186	3,043,113	6,792,299
25				13	3,750,740	3,060,903	6,811,643
26	3,856,561	3,069,258	6,925,819	14	3,746,348	3,048,808	6,795,156
27	3,844,670	3,044,503	6,889,173	15	3,759,208	3,058,088	6,817,246
28	3,858,505	3,050,753	6,909,258	16	3,755,763	3,046,658	6,802,421
29	3,858,606	3,044,718	6,903,324	17	3,783,767	3,080,763	6,864,530
30	3,899,259	3,050,183	6,949,442	19	3,763,322	3,082,098	6,845,420
1855:				20	3,788,429	3,104,358	6,892,787
January - 1	3,891,317	3,053,688	6,944,955	21	Humiliation Day.		
2	3,923,377	3,079,788	7,003,145	22	3,801,493	3,127,223	6,928,717
3	3,936,118	3,091,863	7,027,981	23	3,816,952	3,125,743	6,942,695
4	3,951,070	3,102,269	7,053,339	24	3,853,611	3,165,678	7,019,289
5	3,960,446	3,107,113	7,067,559	26	3,831,311	3,161,743	6,993,054
6	4,003,683	3,158,963	7,162,646	27	3,860,980	3,160,013	7,020,993
8	3,973,371	3,143,548	7,121,919	28	3,865,786	3,158,418	7,024,204
9	3,994,319	3,170,843	7,165,162	29	3,880,570	3,152,343	7,032,913
10	3,989,954	3,157,978	7,147,932	30	3,900,075	3,140,873	7,040,948
11	4,004,942	3,145,508	7,150,450	31	3,934,296	3,177,160	7,111,456
12	4,005,125	3,140,638	7,145,763	April - 2	3,932,216	3,171,798	7,104,014
13	4,012,597	3,157,663	7,170,260	3	3,951,599	3,173,489	7,125,088
15	3,979,250	3,134,878	7,114,128	4	3,969,186	3,164,928	7,134,114
16	3,972,978	3,129,633	7,102,611	5	3,992,150	3,169,553	7,161,703
17	3,957,087	3,113,478	7,070,565	6	Good Friday.		
18	3,953,909	3,091,818	7,045,727	7	4,028,412	3,190,933	7,219,345
19	3,946,308	3,075,288	7,021,596	9	3,985,990	3,161,718	7,147,708
20	3,954,435	3,096,588	7,051,023	10	3,987,443	3,164,748	7,152,191
22	3,905,573	3,067,688	6,973,261	11	3,984,330	3,152,173	7,136,503
23	3,903,031	3,056,003	6,959,034	12	3,997,888	3,149,348	7,147,236
24	3,900,599	3,042,793	6,943,392	13	3,990,010	3,143,508	7,133,518
25	3,903,793	3,047,033	6,950,826	14	4,012,974	3,159,233	7,172,207
26	3,883,777	3,035,088	6,918,865	16	3,977,334	3,160,123	7,146,457
27	3,891,408	3,042,743	6,934,151	17	3,983,597	3,178,083	7,161,680
29	3,840,934	3,010,678	6,857,612	18	3,965,914	3,164,053	7,129,967
30	3,840,728	2,999,413	6,840,141	19	3,978,279	3,175,678	7,153,957
31	3,822,751	2,984,363	6,807,114	20	3,970,159	3,162,683	7,132,842
February - 1	3,818,545	2,989,408	6,807,953	21	3,992,364	3,189,868	7,182,232
2	3,804,842	2,986,893	6,791,735	23	3,951,306	3,189,908	7,141,214
3	3,805,429	2,994,846	6,800,277	24	3,952,859	3,178,688	7,131,547
5	3,773,778	2,976,328	6,750,106	25	3,936,337	3,162,348	7,098,685
6	3,784,032	2,976,553	6,760,585	26	3,944,109	3,157,448	7,101,557
7	3,783,888	2,977,583	6,761,471	27	3,938,617	3,154,503	7,093,120
				28	3,967,664	3,181,888	7,149,552
				30	3,927,153	3,156,763	7,083,916

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1855:	£.	£.	£.	1855:	£.	£.	£.
May - 1	3,951,116	3,163,538	7,114,654	July - 21	3,758,303	2,978,278	6,736,581
2	3,931,857	3,150,738	7,082,595	22	3,720,496	2,953,823	6,674,319
3	3,930,447	3,133,708	7,064,155	23	3,717,578	2,930,853	6,648,431
4	3,915,638	3,114,908	7,030,541	24	3,700,628	2,907,708	6,608,331
5	3,937,524	3,144,288	7,081,812	25	3,701,626	2,896,638	6,598,264
6	3,938,842	3,127,333	7,066,175	26	3,688,201	2,894,588	6,582,789
7	3,899,525	3,130,578	7,030,103	27	3,708,612	2,917,288	6,625,900
8	3,883,442	3,118,868	7,002,310	28	3,675,295	2,884,023	6,559,318
9	3,883,580	3,104,748	6,988,328	29	3,649,321	2,873,313	6,522,634
10	3,889,206	3,106,878	6,996,084	August - 1	3,643,040	2,874,318	6,517,358
11	3,923,720	3,150,713	7,074,433	2	3,648,495	2,869,574	6,518,069
12	3,896,087	3,150,063	7,046,150	3	3,636,892	2,855,823	6,492,715
13	3,903,251	3,161,983	7,065,234	4	3,652,281	2,883,328	6,535,609
14	3,895,360	3,141,823	7,037,183	5	3,626,790	2,871,728	6,498,518
15	3,892,770	3,131,743	7,024,513	6	3,630,506	2,876,448	6,506,954
16	3,884,725	3,120,118	7,004,843	7	3,621,794	2,854,833	6,476,627
17	3,894,813	3,133,673	7,028,486	8	3,620,194	2,866,948	6,487,142
18	3,868,188	3,104,143	6,972,331	9	3,602,281	2,861,598	6,463,879
19	3,860,736	3,109,618	6,970,354	10	3,616,919	2,900,473	6,517,392
20	3,841,002	3,095,613	6,936,615	11	3,584,970	2,879,448	6,464,418
21	3,838,843	3,081,828	6,920,671	12	3,591,400	2,890,318	6,481,718
22	3,835,708	3,076,518	6,912,226	13	3,586,977	2,880,473	6,467,450
23	3,856,798	3,089,917	6,946,715	14	3,597,117	2,887,133	6,484,250
24	3,812,806	3,071,323	6,884,129	15	3,592,788	2,886,718	6,479,506
25	3,806,964	3,057,148	6,864,112	16	3,620,163	2,916,168	6,536,331
26	3,791,148	3,039,553	6,831,001	17	3,594,121	2,899,493	6,493,614
27	3,775,325	3,028,188	6,803,513	18	3,601,922	2,915,178	6,517,100
June - 1	3,798,306	3,016,083	6,814,389	19	3,600,472	2,902,798	6,503,270
2	3,817,872	3,049,313	6,867,185	20	3,604,069	2,909,268	6,513,337
3	3,785,698	3,023,618	6,809,316	21	3,607,377	2,914,323	6,521,700
4	3,780,523	3,019,353	6,799,876	22	3,634,417	2,947,328	6,581,745
5	3,769,715	3,006,273	6,775,988	23	3,607,143	2,938,178	6,545,321
6	3,773,509	3,009,738	6,783,247	24	3,599,166	2,932,778	6,531,934
7	3,763,852	2,988,858	6,752,710	25	3,592,656	2,920,908	6,513,564
8	3,794,899	3,005,758	6,800,657	26	3,589,246	2,925,053	6,514,299
9	3,754,927	2,985,433	6,740,360	27	3,591,484	2,910,198	6,501,682
10	3,761,216	2,995,638	6,756,854	September - 1	3,629,323	2,937,153	6,566,476
11	3,750,560	2,982,423	6,732,983	2	3,609,326	2,927,118	6,536,439
12	3,741,321	2,986,453	6,727,774	3	3,614,187	2,931,713	6,545,850
13	3,742,010	2,982,668	6,724,678	4	3,610,537	2,922,853	6,533,390
14	3,771,952	3,003,968	6,775,920	5	3,617,622	2,922,458	6,540,080
15	3,740,100	2,994,983	6,735,083	6	3,614,361	2,929,663	6,544,024
16	3,758,559	3,001,513	6,760,072	7	3,654,316	2,982,708	6,637,024
17	3,750,666	2,985,303	6,735,969	8	3,636,696	2,980,883	6,617,579
18	3,758,851	3,004,533	6,763,384	9	3,637,607	2,995,403	6,633,010
19	3,762,830	2,990,808	6,753,638	10	3,641,750	2,996,703	6,638,453
20	3,792,018	3,029,563	6,821,581	11	3,650,722	3,003,453	6,654,175
21	3,764,201	3,023,683	6,787,884	12	3,669,419	3,007,393	6,676,812
22	3,765,134	3,022,243	6,787,377	13	3,712,888	3,039,868	6,752,756
23	3,760,364	2,999,482	6,759,846	14	3,696,023	3,033,586	6,729,611
24	3,767,381	3,002,628	6,770,009	15	3,707,888	3,056,613	6,764,501
25	3,783,163	3,008,858	6,792,021	16	3,717,974	3,064,143	6,782,117
26	3,806,998	3,027,568	6,834,566	17	3,730,281	3,068,253	6,798,534
July - 1	3,800,977	3,026,648	6,827,625	18	3,739,015	3,068,088	6,807,103
2	3,809,601	3,032,823	6,842,424	19	3,799,341	3,087,398	6,886,739
3	3,816,609	3,036,418	6,853,027	20	3,787,118	3,073,808	6,860,926
4	3,826,415	3,045,078	6,871,493	21	3,788,219	3,073,233	6,861,452
5	3,816,206	3,032,173	6,848,379	22	3,802,534	3,074,818	6,877,352
6	3,841,345	3,051,738	6,893,083	23	3,841,084	3,081,873	6,922,957
7	3,810,635	3,033,921	6,844,556	24	3,870,374	3,077,398	6,947,772
8	3,815,400	3,061,798	6,877,198	25	3,954,900	3,130,393	7,085,293
9	3,808,848	3,064,678	6,873,526	October - 1	3,962,678	3,140,086	7,102,764
10	3,818,183	3,057,248	6,875,431	2	3,993,760	3,150,888	7,144,648
11	3,807,108	3,053,083	6,860,191	3	3,997,832	3,153,898	7,151,730
12	3,826,985	3,056,038	6,883,023	4	4,023,747	3,148,998	7,172,745
13	3,794,152	3,030,658	6,824,810	5	4,032,551	3,146,263	7,178,814
14	3,793,403	3,033,853	6,827,256	6	4,099,754	3,206,518	7,306,272
15	3,776,719	3,010,418	6,787,137	7	4,055,134	3,185,473	7,240,607
16	3,747,965	2,994,168	6,742,133	8	4,076,312	3,202,628	7,278,940
17	3,741,240	2,978,243	6,719,483				

AGGREGATE Daily Circulation of Banks of Issue in England and Wales—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1855:	£.	£.	£.	1856:	£.	£.	£.
October - 10	4,116,429	3,211,473	7,327,902	January - 1	3,372,384	3,033,138	6,905,522
11	4,150,649	3,220,838	7,371,487	2	3,890,285	3,042,658	6,942,943
12	4,144,306	3,214,463	7,358,849	3	3,909,552	3,060,308	6,970,360
13	4,172,888	3,210,303	7,392,381	4	3,914,535	3,061,353	6,976,388
15	4,180,516	3,200,628	7,381,144	5	3,852,060	3,111,193	7,063,253
16	4,129,463	3,193,408	7,322,871	7	3,941,893	3,119,768	7,061,661
17	4,118,583	3,179,253	7,297,863	8	3,967,233	3,133,238	7,100,471
18	4,113,062	3,164,748	7,277,810	9	3,964,656	3,131,518	7,096,174
19	4,091,146	3,153,118	7,244,264	10	3,992,936	3,121,058	7,113,994
20	4,104,218	3,160,908	7,265,126	11	3,979,595	3,121,598	7,101,193
22	4,061,048	3,133,003	7,193,951	12	4,093,555	3,145,008	7,148,563
23	4,044,786	3,110,303	7,154,989	14	3,967,941	3,111,479	7,079,420
24	4,033,901	3,093,763	7,127,754	15	3,966,409	3,112,138	7,078,637
25	4,033,020	3,073,473	7,106,493	16	3,946,991	3,092,248	7,039,149
26	4,021,272	3,063,493	7,084,675	17	3,930,663	3,091,333	7,021,996
27	4,067,176	3,111,673	7,178,854	18	3,912,446	3,070,563	6,983,039
29	4,039,523	3,100,068	7,139,613	19	3,934,566	3,087,463	7,022,029
30	4,030,585	3,066,363	7,128,948	21	3,866,819	3,058,170	6,939,989
31	4,017,374	3,086,163	7,103,737	22	3,906,359	3,046,168	6,950,527
November - 1	4,045,825	3,107,273	7,153,098	23	3,894,182	3,038,498	6,932,680
2	4,031,379	3,103,263	7,134,642	24	3,888,264	3,031,028	6,919,292
3	4,067,322	3,148,808	7,216,130	25	3,881,386	3,010,543	6,891,929
5	4,041,246	3,134,073	7,175,319	26	3,897,279	3,027,298	6,924,527
6	4,022,097	3,126,908	7,149,005	28	3,850,644	3,002,148	6,852,792
7	3,998,081	3,123,108	7,121,189	29	3,837,948	2,984,313	6,822,261
8	3,996,596	3,118,603	7,114,199	30	3,826,950	2,975,818	6,801,768
9	3,984,940	3,126,173	7,111,113	31	3,817,985	2,963,523	6,781,508
10	4,011,832	3,166,528	7,178,360	February - 1	3,803,860	2,952,538	6,756,398
12	3,972,475	3,134,823	7,107,298	2	3,832,303	2,901,688	6,534,001
13	3,952,795	3,137,873	7,090,668	4	3,773,183	2,905,303	6,743,576
14	3,952,390	3,120,768	7,073,158	5	3,784,478	2,967,338	6,741,816
15	3,959,192	3,116,778	7,075,970	6	3,756,363	2,937,368	6,693,731
16	3,942,142	3,116,983	7,059,125	7	3,749,455	2,945,308	6,694,763
17	3,969,920	3,144,198	7,114,118	8	3,733,533	2,941,543	6,675,076
19	3,927,400	3,120,533	7,047,933	9	3,759,313	2,973,283	6,732,496
20	3,921,801	3,107,703	7,029,504	11	3,717,924	2,946,633	6,664,557
21	3,910,679	3,107,338	7,018,017	12	3,713,401	2,946,688	6,659,489
22	3,913,557	3,109,968	7,023,525	13	3,704,221	2,946,653	6,650,874
23	3,913,994	3,108,103	7,022,007	14	3,711,098	2,961,683	6,662,681
24	3,934,162	3,123,223	7,062,385	15	3,709,675	2,956,473	6,668,148
26	3,891,630	3,101,133	6,992,763	16	3,726,067	2,979,898	6,705,765
27	3,890,152	3,095,343	6,985,495	18	3,688,877	2,963,053	6,651,930
28	3,860,693	3,093,368	6,963,061	19	3,688,736	2,959,568	6,643,304
29	3,867,563	3,093,313	6,959,876	20	3,672,964	2,965,068	6,627,832
30	3,848,729	3,073,003	6,921,732	21	3,672,998	2,967,213	6,630,411
December - 1	3,891,132	3,121,513	7,012,645	22	3,668,423	2,966,343	6,624,766
3	3,852,611	3,098,958	6,951,549	23	3,693,752	2,976,373	6,670,125
4	3,847,403	3,090,083	6,937,486	25	3,682,116	2,968,148	6,621,264
5	3,837,780	3,068,278	6,906,058	26	3,668,449	2,963,748	6,628,197
6	3,839,720	3,059,513	6,898,233	27	3,659,721	2,961,613	6,610,734
7	3,826,705	3,066,743	6,862,848	28	3,672,917	2,955,308	6,628,225
8	3,861,980	3,049,053	6,910,998	29	3,672,771	2,967,898	6,630,769
10	3,924,792	3,063,683	6,858,455	March - 1	3,715,410	3,020,248	6,735,658
11	3,839,996	3,044,793	6,864,789	3	3,699,388	3,000,723	6,697,011
12	3,838,339	3,024,553	6,862,842	4	3,763,108	3,062,183	6,705,291
13	3,862,005	3,029,113	6,861,118	5	3,698,425	2,999,468	6,697,893
14	3,809,989	3,026,223	6,836,212	6	3,768,790	3,064,393	6,713,083
15	3,838,980	3,054,568	6,893,548	7	3,707,833	3,064,373	6,712,206
17	3,806,800	3,034,303	6,839,603	8	3,733,403	3,043,198	6,776,601
18	3,807,676	3,031,248	6,838,924	10	3,690,179	3,018,603	6,708,782
19	3,799,406	3,028,083	6,827,489	11	3,704,440	3,027,138	6,731,578
20	3,819,257	3,080,703	6,849,960	12	3,688,393	3,028,993	6,717,286
21	3,823,469	3,021,483	6,844,952	13	3,703,333	3,033,428	6,736,661
22	3,864,233	3,069,623	6,923,856	14	3,703,995	3,044,128	6,749,423
24	3,829,271	3,059,413	6,888,684	15	3,769,450	3,070,353	6,810,303
25				17	3,711,226	3,066,498	6,767,724
26	3,823,600	3,042,568	6,868,168	18	3,729,431	3,066,328	6,786,709
27	3,833,571	3,036,133	6,869,704	19	3,724,089	3,080,403	6,804,492
28	3,840,947	3,067,943	6,878,890	20	3,756,629	3,103,963	6,860,592
29	3,874,283	3,089,618	6,913,901	21	Good Friday.		
31	3,851,284	3,016,853	6,867,137				

AGGREGATE Daily Circulation of Banks of Issue in England and Wales—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1856:	£.	£.	£.	1856:	£.	£.	£.
March - 22	3,809,680	3,157,663	6,967,343	June - 11	3,727,074	2,999,343	6,727,017
24	3,785,745	3,138,103	6,923,848	12	3,729,184	2,995,788	6,724,972
25	3,799,296	3,154,323	6,953,619	13	3,714,846	2,995,538	6,710,384
26	3,814,386	3,152,118	6,966,504	14	3,742,149	3,031,998	6,774,147
27	3,837,468	3,149,145	6,986,613	16	3,701,066	3,016,238	6,717,904
28	3,847,728	3,146,175	6,993,903	17	3,717,091	3,019,253	6,736,374
29	3,860,468	3,158,178	7,038,646	18	3,709,096	3,014,133	6,723,229
31	3,860,280	3,149,443	7,009,723	19	3,713,350	3,019,218	6,732,568
April - 1	3,892,390	3,150,503	7,042,893	20	3,719,670	3,024,708	6,744,378
2	3,892,361	3,142,443	7,034,804	21	3,750,623	3,072,213	6,822,836
3	3,904,815	3,132,733	7,037,548	23	3,730,880	3,057,988	6,788,868
4	3,908,066	3,124,148	7,032,214	24	3,741,294	3,065,173	6,806,467
5	3,953,020	3,168,203	7,121,223	25	3,741,829	3,057,103	6,798,932
7	3,937,316	3,139,993	7,077,309	26	3,737,466	3,052,393	6,789,859
8	3,934,785	3,141,208	7,075,993	27	3,737,929	3,041,268	6,779,197
9	3,936,473	3,137,028	7,073,501	28	3,759,619	3,058,823	6,818,442
10	3,949,912	3,150,543	7,100,455	30	3,738,152	3,041,693	6,779,845
11	3,955,052	3,135,348	7,090,400	July - 1	3,762,813	3,047,683	6,810,496
12	3,977,431	3,156,088	7,133,519	2	3,766,891	3,047,928	6,814,819
14	3,940,568	3,150,373	7,090,941	3	3,778,153	3,049,663	6,827,816
15	3,947,230	3,165,083	7,112,313	4	3,788,553	3,041,538	6,830,091
16	3,937,864	3,164,668	7,102,532	5	3,825,019	3,080,623	6,905,642
17	3,943,423	3,170,743	7,114,166	7	3,796,649	3,072,783	6,869,432
18	3,936,838	3,171,588	7,108,426	8	3,813,335	3,091,123	6,904,458
19	3,963,851	3,216,663	7,180,514	9	3,813,051	3,093,648	6,906,699
21	3,984,129	3,186,663	7,170,792	10	3,821,384	3,088,098	6,909,482
22	3,929,007	3,181,333	7,110,340	11	3,814,200	3,072,158	6,886,358
23	3,920,455	3,173,628	7,094,083	12	3,836,825	3,078,413	6,915,238
24	3,933,168	3,159,588	7,092,756	14	3,808,281	3,058,208	6,866,489
25	3,919,521	3,144,413	7,063,934	15	3,799,278	3,044,528	6,843,806
26	3,956,346	3,174,358	7,130,704	16	3,765,823	3,021,378	6,787,201
28	3,919,633	3,157,213	7,076,846	17	3,759,158	3,023,448	6,782,606
29	3,933,796	3,144,688	7,078,484	18	3,756,051	3,001,383	6,757,434
30	3,927,339	3,129,848	7,057,187	19	3,774,280	3,012,763	6,787,043
May - 1	3,942,517	3,123,128	7,065,645	21	3,733,892	2,983,528	6,717,420
2	3,940,173	3,121,968	7,062,141	22	3,721,037	2,955,263	6,677,300
3	3,956,552	3,143,253	7,099,805	23	3,695,611	2,954,483	6,650,094
5	3,924,320	3,132,418	7,056,738	24	3,689,541	2,935,408	6,624,949
6	3,917,996	3,118,138	7,036,134	25	3,679,259	2,919,693	6,598,957
7	3,899,912	3,105,428	7,005,340	26	3,709,288	2,954,023	6,663,311
8	3,906,706	3,103,278	7,009,984	28	3,651,469	2,921,413	6,572,882
9	3,897,752	3,099,718	6,997,470	29	3,649,683	2,903,633	6,553,316
10	3,917,192	3,116,868	7,034,060	30	3,634,978	2,897,248	6,532,226
12	3,896,189	3,110,898	7,007,087	31	3,631,419	2,888,308	6,519,727
13	3,916,532	3,138,568	7,055,100	August - 1	3,627,966	2,886,333	6,514,304
14	3,907,168	3,144,283	7,051,451	2	3,661,647	2,914,128	6,575,775
15	3,898,662	3,124,378	7,023,040	4	3,617,129	2,889,063	6,506,192
16	3,891,260	3,124,278	7,015,538	5	3,615,064	2,897,488	6,512,552
17	3,903,344	3,146,308	7,049,652	6	3,606,257	2,880,843	6,487,100
19	3,861,069	3,119,293	6,970,362	7	3,596,956	2,866,943	6,463,899
20	3,860,367	3,114,848	6,975,215	8	3,580,201	2,888,553	6,468,754
21	3,841,121	3,105,903	6,947,024	9	3,598,405	2,917,213	6,515,618
22	3,832,266	3,094,258	6,926,524	11	3,554,985	2,898,428	6,453,413
23	3,820,456	3,073,388	6,893,844	12	3,558,847	2,902,343	6,461,190
24	3,840,984	3,100,833	6,941,817	13	3,555,129	2,895,658	6,450,787
26	3,796,468	3,065,943	6,862,411	14	3,558,930	2,895,993	6,454,923
27	3,795,756	3,057,388	6,853,144	15	3,557,349	2,892,538	6,449,887
28	3,772,616	3,030,538	6,803,154	16	3,581,331	2,933,238	6,514,569
29	3,757,431	3,012,948	6,770,379	18	3,545,064	2,917,608	6,462,672
30	3,768,623	3,009,913	6,778,536	19	3,543,227	2,928,498	6,471,725
31	3,780,083	3,034,658	6,814,741	20	3,533,496	2,933,113	6,466,609
June - 2	3,754,923	3,009,108	6,764,031	21	3,542,200	2,938,063	6,480,263
3	3,744,968	3,011,103	6,756,071	22	3,541,348	2,939,753	6,481,101
4	3,732,906	2,983,123	6,716,029	23	3,563,971	2,965,138	6,529,109
5	3,737,266	2,989,523	6,726,789	25	3,541,542	2,947,063	6,488,605
6	3,724,967	2,973,043	6,698,010	26	3,538,054	2,948,578	6,486,632
7	3,768,229	3,019,863	6,788,092	27	3,521,667	2,943,748	6,465,415
9	3,717,715	2,997,514	6,715,229	28	3,525,437	2,936,548	6,461,985
10	3,729,923	3,015,053	6,744,976	29	3,539,009	2,928,383	6,467,392
				30	3,568,661	2,946,363	6,515,024

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
	£.	£.	£.		£.	£.	£.
1856 :				1856 :			
September - 1	3,543,883	2,949,018	6,492,401	November 21	3,790,484	3,090,708	6,881,142
2	3,558,328	2,953,948	6,512,276	22	3,808,789	3,124,968	6,933,757
3	3,556,649	2,957,138	6,513,787	24	3,774,305	3,107,493	6,881,798
4	3,569,507	2,966,663	6,536,170	25	3,770,453	3,100,748	6,871,203
5	3,577,231	2,957,633	6,534,864	26	3,760,337	3,083,653	6,833,990
6	3,621,620	3,003,848	6,625,468	27	3,751,188	3,070,738	6,821,927
8	3,594,479	2,996,023	6,590,502	28	3,742,700	3,074,308	6,817,008
9	3,610,270	3,009,718	6,619,988	29	3,763,229	3,091,208	6,854,437
10	3,610,854	3,012,623	6,623,477	December 1	3,743,664	3,078,213	6,821,877
11	3,622,067	3,021,938	6,644,005	2	3,732,426	3,072,183	6,804,609
12	3,636,519	3,040,263	6,676,782	3	3,716,182	3,054,358	6,770,490
13	3,676,825	3,079,378	6,756,203	4	3,719,824	3,060,933	6,770,757
15	3,651,647	3,066,968	6,718,615	5	3,708,787	3,036,393	6,740,180
16	3,656,456	3,078,773	6,735,229	6	3,736,335	3,051,548	6,787,883
17	3,663,322	3,082,643	6,745,965	8	3,690,887	3,032,398	6,722,780
18	3,700,607	3,102,608	6,803,215	9	3,680,884	3,040,643	6,721,527
19	3,718,094	3,119,303	6,837,397	10	3,675,951	3,023,298	6,699,249
20	3,764,574	3,133,278	6,897,852	11	3,677,812	3,029,788	6,707,600
22	3,741,346	3,096,483	6,837,829	12	3,661,572	3,014,538	6,676,110
23	3,747,421	3,099,323	6,846,744	13	3,662,307	3,032,938	6,715,245
24	3,770,775	3,101,293	6,872,068	15	3,642,738	3,016,898	6,659,636
25	3,796,441	3,097,038	6,893,479	16	3,644,420	3,014,478	6,658,898
26	3,823,064	3,099,188	6,922,252	17	3,632,822	3,000,403	6,633,225
27	3,866,272	3,133,048	6,999,320	18	3,629,951	3,002,198	6,632,149
29	3,870,417	3,145,273	7,015,690	19	3,623,329	2,991,278	6,614,607
30	3,896,632	3,156,813	7,053,445	20	3,648,323	3,006,218	6,654,541
October - 1	3,914,300	3,167,248	7,081,548	22	3,623,671	2,983,073	6,606,744
2	3,931,516	3,170,008	7,101,524	23	3,636,341	2,986,338	6,621,679
3	3,936,132	3,177,688	7,113,820	24	3,641,531	3,003,493	6,645,024
4	3,971,058	3,216,308	7,187,366	25			
6	3,946,177	3,193,383	7,139,560	26	3,617,371	2,984,313	6,601,684
7	3,952,800	3,192,728	7,145,528	27	3,636,691	2,995,908	6,632,599
8	3,954,239	3,179,533	7,133,772	29	3,633,915	2,984,293	6,618,208
9	3,997,145	3,193,308	7,190,453	30	3,653,749	2,980,308	6,634,057
10	3,998,055	3,204,748	7,202,803	31	3,641,935	2,967,478	6,609,413
11	4,019,903	3,219,413	7,239,316	1857 :			
13	3,983,604	3,194,543	7,178,147	January - 1	3,665,689	2,990,063	6,655,752
14	3,968,218	3,189,403	7,157,621	2	3,694,705	2,996,488	6,691,193
15	3,943,757	3,178,943	7,122,700	3	3,730,820	3,042,213	6,773,033
16	3,950,528	3,156,078	7,106,606	5	3,731,780	3,062,613	6,794,393
17	3,946,822	3,144,173	7,090,995	6	3,755,670	3,075,893	6,831,563
18	3,949,011	3,134,993	7,084,004	7	3,779,730	3,093,053	6,874,783
20	3,917,345	3,125,083	7,042,428	8	3,795,634	3,101,173	6,896,807
21	3,909,735	3,101,153	7,010,888	9	3,804,347	3,090,463	6,894,810
22	3,892,233	3,078,013	6,970,246	10	3,842,001	3,131,018	6,973,019
23	3,893,526	3,072,213	6,965,739	12	3,824,848	3,117,198	6,942,046
24	3,891,168	3,049,843	6,941,001	13	3,823,218	3,132,243	6,955,461
25	3,926,952	3,082,163	7,009,115	14	3,825,720	3,127,443	6,953,163
27	3,890,079	3,080,088	6,969,167	15	3,813,690	3,122,978	6,936,668
28	3,894,811	3,091,433	6,986,244	16	3,822,545	3,123,048	6,945,593
29	3,882,347	3,088,983	6,971,330	17	3,832,886	3,137,673	6,970,559
30	3,886,382	3,089,793	6,976,175	19	3,791,665	3,116,013	6,907,678
31	3,885,350	3,090,913	6,976,263	20	3,783,529	3,094,443	6,877,972
November - 1	3,924,410	3,133,918	7,058,328	21	3,786,610	3,103,133	6,889,743
3	3,889,595	3,127,913	7,017,508	22	3,784,957	3,098,588	6,883,545
4	3,884,483	3,120,528	7,005,011	23	3,755,565	3,082,813	6,838,378
5	3,867,950	3,119,318	6,987,268	24	3,764,878	3,100,998	6,865,876
6	3,867,660	3,122,503	6,990,163	26	3,715,065	3,068,698	6,783,763
7	3,858,365	3,113,438	6,971,803	27	3,720,829	3,058,678	6,779,507
8	3,882,396	3,145,813	7,028,209	28	3,701,169	3,039,098	6,740,267
10	3,852,084	3,118,983	6,971,067	29	3,694,664	3,032,978	6,727,642
11	3,851,356	3,134,828	6,986,184	30	3,674,155	3,019,463	6,693,618
12	3,850,787	3,122,223	6,973,010	31	3,683,815	3,038,123	6,721,938
13	3,849,087	3,115,968	6,965,055	February - 2	3,649,119	3,009,583	6,658,702
14	3,838,334	3,112,903	6,951,237	3	3,662,334	3,004,963	6,667,297
15	3,852,817	3,143,748	6,996,565	4	3,653,456	2,993,203	6,646,659
17	3,826,114	3,125,473	6,951,587	5	3,662,807	2,995,893	6,658,500
18	3,817,548	3,123,413	6,940,961	6	3,639,702	2,981,778	6,621,480
19	3,799,843	3,103,453	6,903,296				
20	3,800,743	3,095,068	6,895,811				

AGGREGATE Daily Circulation of Banks of Issue in *England and Wales*—continued.

DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.	DATE.	PRIVATE BANKS.	JOINT STOCK BANKS.	TOTAL.
1857 :	£.	£.	£.	1857 :	£.	£.	£.
February - 7	3,672,064	3,021,328	6,694,292	March - 26	3,747,094	3,182,918	6,930,012
9	3,638,126	2,993,373	6,626,499	27	3,744,594	3,157,883	6,902,477
10	3,639,526	3,005,358	6,644,884	28	3,769,268	3,194,353	6,963,621
11	3,637,619	2,998,678	6,636,297	30	3,748,439	3,177,298	6,925,737
12	3,644,509	3,006,823	6,651,332	31	3,767,689	3,170,588	6,938,277
13	3,631,938	2,993,958	6,625,896	April - 1	3,801,459	3,168,378	6,969,837
14	3,650,679	3,024,353	6,675,032	2	3,805,198	3,173,668	6,978,866
16	3,616,349	3,037,028	6,653,377	3	3,816,472	3,163,563	6,980,035
17	3,625,481	3,017,128	6,642,609	4	3,854,047	3,184,833	7,038,885
18	3,616,491	3,007,368	6,623,859	6	3,830,803	3,180,018	7,010,821
19	3,615,089	3,013,243	6,628,332	7	3,846,799	3,181,748	7,028,547
20	3,615,300	3,020,188	6,635,488	8	3,856,712	3,170,688	7,027,350
21	3,625,607	3,048,598	6,674,205	9	3,859,028	3,161,983	7,021,011
23	3,603,038	3,033,313	6,636,351	10	Good Friday.		
24	3,602,780	3,035,243	6,638,023	11	3,879,596	3,194,178	7,073,774
25	3,594,126	3,018,139	6,612,264	13	3,849,111	3,180,673	7,029,784
26	3,606,916	3,021,823	6,628,739	14	3,869,464	3,205,913	7,075,377
27	3,609,588	3,027,008	6,637,190	15	3,866,182	3,210,763	7,076,945
28	3,642,219	3,064,728	6,706,947	16	3,878,800	3,208,158	7,086,957
March - 2	3,629,486	3,049,568	6,679,054	17	3,863,943	3,205,623	7,069,566
3	3,642,995	3,054,133	6,697,128	18	3,869,079	3,234,093	7,123,172
4	3,645,163	3,040,203	6,685,366	20	3,857,287	3,208,668	7,065,955
5	3,655,208	3,043,168	6,698,376	21	3,854,713	3,214,123	7,068,836
6	3,653,224	3,044,258	6,697,482	22	3,841,409	3,210,568	7,051,977
7	3,686,520	3,084,218	6,770,738	23	3,845,645	3,195,928	7,041,573
9	3,649,466	3,049,753	6,699,219	24	3,826,337	3,176,633	7,003,170
10	3,660,719	3,060,088	6,720,807	25	3,835,351	3,206,738	7,042,089
11	3,661,563	3,062,458	6,724,021	27	3,804,678	3,188,593	6,993,271
12	3,666,383	3,054,248	6,720,631	28	3,816,823	3,167,238	6,984,061
13	3,661,847	3,056,108	6,718,015	29	3,802,157	3,157,128	6,959,285
14	3,670,368	3,091,288	6,761,656	30	3,804,605	3,146,288	6,950,893
16	3,643,874	3,083,948	6,727,822	May - 1	3,819,817	3,151,354	6,971,171
17	3,655,086	3,102,408	6,758,094	2	3,846,297	3,167,703	7,014,000
18	3,652,201	3,099,933	6,752,134	4	3,820,321	3,149,478	6,969,799
19	3,651,149	3,107,428	6,758,577	5	3,816,694	3,181,358	6,948,052
20	3,667,091	3,118,408	6,785,499	6	3,798,652	3,113,518	6,912,170
21	3,707,928	3,177,093	6,885,021	7	3,803,127	3,100,643	6,903,770
23	3,696,635	3,167,973	6,864,608	8	3,792,613	3,095,203	6,887,816
24	3,718,030	3,180,103	6,898,133	9	3,817,513	3,117,108	6,934,621
25	3,730,650	3,187,883	6,918,533				

Inland Revenue Office,
May 1857.

Appendix, No. 17.

RETURN showing the authorised ISSUES of the NOTES of the PRIVATE and JOINT STOCK BANKS in *England* and *Ireland*, the ACTUAL AMOUNTS Issued; and the Amounts of BULLION held by these Banks respectively, (The reason the Paper does not commence earlier than the 19th October 1844, is, that the Returns for that week

D A T E.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
	£.	£.	£.	£.	£.	£.
Authorised Issues -	5,153,417	3,478,230	8,631,647.	-	-	-
Ceased between the	142,310	909	143,219	-	-	-
passing of the Acts						
and 19 October 1844						
1844:						
October - 19	5,011,107	3,477,321	8,488,428	4,731,957	3,395,830	8,037,787
26	5,011,107	3,477,321	8,488,428	4,674,744	3,229,605	7,904,349
November - 2	5,011,107	3,477,321	8,488,428	4,618,524	3,196,154	7,814,678
9	5,011,107	3,477,321	8,488,428	4,531,688	3,148,236	7,679,924
16	5,011,107	3,477,321	8,488,428	4,483,841	3,128,725	7,612,566
23	5,011,107	3,477,321	8,488,428	4,459,275	3,097,090	7,556,365
30	5,011,107	3,477,321	8,488,428	4,421,367	3,078,915	7,495,282
December - 7	5,011,107	3,477,321	8,488,428	4,406,596	3,046,989	7,453,585
14	5,011,107	3,477,321	8,488,428	4,423,864	3,048,061	7,471,945
21	5,011,107	3,477,321	8,488,428	4,411,519	3,059,096	7,470,615
28	5,011,107	3,477,321	8,488,428	4,411,615	3,058,770	7,470,385
1845:						
January - 4	5,011,107	3,477,321	8,488,428	4,469,699	3,061,893	7,531,592
11	5,011,107	3,477,321	8,488,428	4,607,082	3,161,336	7,768,418
18	5,011,107	3,477,321	8,488,428	4,617,460	3,159,727	7,777,177
25	5,011,107	3,477,321	8,488,428	4,576,098	3,135,916	7,712,014
February - 1	5,011,107	3,477,321	8,488,428	4,508,784	3,092,885	7,601,669
8	5,011,107	3,477,321	8,488,428	4,474,596	3,110,603	7,585,198
15	5,011,107	3,477,321	8,488,428	4,424,972	3,105,409	7,530,381
22	5,011,107	3,477,321	8,488,428	4,386,800	3,090,335	7,477,135
March - 1	5,011,107	3,477,321	8,488,428	4,359,778	3,058,219	7,412,997
8	5,011,107	3,477,321	8,488,428	4,363,982	3,097,266	7,461,248
15	5,011,107	3,477,321	8,488,428	4,393,929	3,135,294	7,529,223
22	5,011,107	3,477,321	8,488,428	4,457,184	3,155,959	7,613,143
29	5,011,107	3,477,321	8,488,428	4,585,077	3,202,868	7,787,945
April - 5	5,011,107	3,477,321	8,488,428	4,672,081	3,277,104	7,949,185
12	5,011,107	3,477,321	8,488,428	4,715,203	3,352,623	8,067,826
19	5,009,031	3,477,321	8,486,352	4,681,738	3,323,308	8,005,031
26	5,009,031	3,477,321	8,486,352	4,680,646	3,272,014	7,952,662
May - 3	5,009,031	3,477,321	8,486,352	4,677,812	3,278,550	7,956,362
10	5,009,031	3,477,321	8,486,352	4,690,347	3,329,036	8,019,385
17	5,009,031	3,477,321	8,486,352	4,631,306	3,338,964	7,970,270
24	5,009,031	3,477,321	8,486,352	4,503,062	3,233,427	7,736,489
31	5,009,031	3,477,321	8,486,352	4,435,537	3,149,463	7,585,000
June - 7	5,009,031	3,477,321	8,486,352	4,418,678	3,136,361	7,555,039
14	5,009,031	3,477,321	8,486,352	4,377,809	3,125,194	7,503,003
21	5,009,031	3,477,221	8,486,352	4,363,486	3,113,459	7,476,945
28	5,009,031	3,477,321	8,486,352	4,429,785	3,138,861	7,568,646
July - 5	5,009,031	3,477,321	8,486,352	4,486,068	3,159,216	7,645,284
12	5,009,031	3,477,321	8,486,352	4,520,820	3,205,058	7,725,878
19	5,009,031	3,477,321	8,486,352	4,478,217	3,132,015	7,610,232
26	5,009,031	3,477,321	8,486,352	4,452,483	3,115,838	7,568,321
August - 2	5,009,031	3,477,321	8,486,352	4,436,852	3,106,614	7,543,466
9	5,009,031	3,477,321	8,486,352	4,435,369	3,133,736	7,569,105
16	5,009,031	3,477,321	8,486,352	4,392,106	3,141,739	7,533,845
23	5,009,031	3,477,331	8,486,352	4,369,004	3,132,830	7,501,834
30	5,009,031	3,477,321	8,486,352	4,369,963	3,129,952	7,499,915
September - 6	5,009,031	4,477,321	8,486,352	4,352,795	3,145,959	7,498,754
13	5,009,031	4,477,321	8,486,352	4,341,290	3,159,857	7,501,147
20	5,009,031	3,469,872	8,478,903	4,403,662	3,232,099	7,635,761
27	5,009,031	3,469,872	8,478,903	4,494,495	3,299,300	7,793,795
October - 4	5,009,031	3,469,872	8,478,903	4,633,743	3,359,878	7,993,621
11	5,009,031	3,469,872	8,478,903	4,706,984	3,354,863	8,061,847
18	5,009,031	3,469,872	8,478,903	4,826,447	3,425,042	8,251,489
25	5,009,031	3,469,872	8,478,903	4,797,208	3,384,997	8,182,205
November - 1	5,009,031	3,469,872	8,478,903	4,710,599	3,301,059	8,011,658
8	5,009,031	3,469,872	8,478,903	4,627,001	3,226,612	7,853,613
15	5,009,031	3,469,872	8,478,903	4,616,047	3,240,968	7,857,015
22	5,009,031	3,469,872	8,478,903	4,574,779	3,240,480	7,815,259
29	5,009,031	3,469,872	8,478,903	4,553,380	3,225,007	7,778,387

RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1845:	£.	£.	£.	£.	£.	£.
December - 6	5,009,081	3,469,872	8,478,903	4,532,987	3,181,093	7,714,080
13	5,009,081	3,469,872	8,478,903	4,522,024	3,181,125	7,703,149
20	5,009,081	3,469,872	8,478,903	4,492,380	3,158,898	7,651,278
27	5,009,081	3,469,872	8,478,903	4,481,021	3,160,930	7,641,951
1846:						
January - 3	5,009,081	3,469,872	8,478,903	4,527,174	3,140,226	7,676,400
10	5,009,081	3,469,872	8,478,903	4,667,427	3,253,700	7,921,127
17	5,009,081	3,469,872	8,478,903	4,704,085	3,305,557	8,009,642
24	5,009,081	3,469,872	8,478,903	4,645,375	3,277,177	7,922,552
31	5,009,081	3,469,872	8,478,903	4,559,421	3,180,436	7,739,857
February - 7	5,009,081	3,469,872	8,478,903	4,548,496	3,145,741	7,694,237
14	5,009,081	3,469,872	8,478,903	4,479,857	3,122,363	7,602,220
21	5,009,081	3,469,872	8,478,903	4,438,726	3,098,090	7,536,816
28	5,009,081	3,469,872	8,478,903	4,417,865	3,068,126	7,485,991
March - 7	5,009,081	3,469,872	8,478,903	4,462,506	3,106,847	7,569,353
14	5,009,081	3,469,872	8,478,903	4,496,873	3,150,386	7,647,259
21	5,009,081	3,469,872	8,478,903	4,512,280	3,194,835	7,807,115
28	5,009,081	3,469,872	8,478,903	4,590,013	3,255,696	7,845,709
April - 4	5,009,081	3,469,872	8,478,903	4,716,551	3,297,360	8,013,911
11	5,009,081	3,469,872	8,478,903	4,792,473	3,345,418	8,137,891
18	4,999,454	3,469,872	8,469,326	4,760,660	3,335,327	8,095,987
25	4,999,454	3,469,872	8,469,326	4,699,970	3,229,751	7,929,721
May - 2	4,999,454	3,469,872	8,469,326	4,711,565	3,262,541	7,974,106
9	4,999,454	3,469,872	8,469,326	4,699,117	3,309,846	8,008,963
16	4,999,454	3,469,872	8,469,326	4,646,279	3,295,375	7,941,654
23	4,999,454	3,469,872	8,469,326	4,546,578	3,191,270	7,737,848
30	4,999,454	3,469,872	8,469,326	4,523,756	3,141,307	7,665,123
June - 6	4,999,454	3,469,872	8,469,326	4,502,975	3,161,608	7,664,583
13	4,999,454	3,469,872	8,469,326	4,438,713	3,133,570	7,572,283
20	4,999,454	3,469,872	8,469,326	4,361,008	3,076,219	7,437,227
27	4,999,454	3,469,872	8,469,326	4,380,490	3,074,136	7,454,626
July - 4	4,999,454	3,469,872	8,469,326	4,400,154	3,066,445	7,466,599
11	4,999,454	3,461,582	8,461,036	4,443,508	3,110,709	7,554,217
18	4,999,454	3,461,582	8,461,036	4,418,209	3,108,469	7,526,678
25	4,999,454	3,461,582	8,461,036	4,420,066	3,085,490	7,505,556
August - 1	4,999,454	3,461,582	8,461,036	4,382,633	3,062,903	7,445,536
8	4,999,454	3,461,582	8,461,036	4,344,413	3,057,985	7,402,398
15	4,999,454	3,461,582	8,461,036	4,305,495	3,040,356	7,345,851
22	4,999,454	3,461,582	8,461,036	4,329,503	3,050,555	7,380,058
29	4,999,454	3,461,582	8,461,036	4,384,070	3,085,200	7,469,270
September - 5	4,999,454	3,461,582	8,461,036	4,432,067	3,136,216	7,568,283
12	4,999,454	3,461,582	8,461,036	4,485,484	3,174,195	7,659,679
19	4,999,454	3,461,582	8,461,036	4,552,838	3,243,096	7,795,934
26	4,999,454	3,461,582	8,461,036	4,637,422	3,287,211	7,924,633
October - 3	4,999,454	3,461,582	8,461,036	4,730,269	3,278,256	8,008,525
10	4,999,454	3,461,582	8,461,036	4,746,527	3,241,801	7,988,328
17	4,995,579	3,461,582	8,457,161	4,851,883	3,349,652	8,201,535
24	4,995,579	3,461,582	8,457,161	4,814,017	3,381,305	8,195,322
31	4,995,579	3,461,582	8,457,161	4,777,300	3,311,399	8,088,699
November - 7	4,995,579	3,461,582	8,457,161	4,699,837	3,195,007	7,895,844
14	4,995,579	3,461,582	8,457,161	4,655,313	3,210,983	7,866,296
21	4,995,579	3,461,582	8,457,161	4,612,516	3,198,850	7,811,366
28	4,995,579	3,461,582	8,457,161	4,587,286	3,199,420	7,786,706
December - 5	4,995,579	3,461,582	8,457,161	4,531,314	3,152,649	7,683,963
12	4,995,579	3,442,645	8,438,224	4,513,451	3,132,972	7,646,423
19	4,995,579	3,442,645	8,438,224	4,499,871	3,132,655	7,632,526
26	4,995,579	3,442,645	8,438,224	4,528,195	3,145,703	7,673,898
1847:						
January - 2	4,995,579	3,442,645	8,438,224	4,562,539	3,142,628	7,705,167
9	4,995,579	3,442,645	8,438,224	4,689,665	3,247,599	7,937,264
16	4,995,579	3,442,645	8,438,224	4,734,415	3,315,425	8,049,840
23	4,995,579	3,442,645	8,438,224	4,679,306	3,381,603	7,960,909
30	4,995,579	3,442,645	8,438,224	4,698,043	3,228,931	7,926,974

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorized Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorized Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
—	—	—	—	—	—	—
3,087,209	3,469,211	6,354,494	7,554,576	1,168,400	2,475,532	3,643,932
3,087,209	3,325,119	6,354,494	7,494,598	1,187,521	2,478,232	3,665,753
3,087,209	3,259,500	6,354,494	7,302,655	1,186,122	2,497,525	3,683,647
3,087,209	3,291,826	6,354,494	7,275,647	1,179,603	2,504,034	3,683,637
3,087,209	3,259,815	6,354,494	7,378,029	1,168,730	2,517,883	3,686,113
3,087,209	3,185,086	6,354,494	7,427,418	1,179,644	2,530,314	3,709,958
3,087,209	3,131,309	6,354,494	7,419,411	1,190,430	2,534,611	3,725,041
3,087,209	3,152,725	6,354,494	7,418,276	1,177,916	2,541,830	3,719,746
3,087,209	3,152,463	6,354,494	7,469,471	1,143,814	2,564,150	3,707,964
3,087,209	3,097,930	6,354,494	7,454,624	1,149,829	2,566,488	3,716,317
3,087,209	3,040,965	6,354,494	7,468,691	1,136,271	2,568,061	3,704,332
3,087,209	3,043,840	6,354,494	7,436,134	1,144,019	2,570,513	3,714,532
3,087,209	3,053,240	6,354,494	7,453,595	1,145,235	2,570,354	3,715,589
3,087,209	3,015,557	6,354,494	7,457,586	1,127,336	2,581,347	3,708,683
3,087,209	3,003,163	6,354,494	7,422,994	1,127,479	2,569,958	3,697,437
3,087,209	3,003,159	6,354,494	7,443,675	1,128,568	2,550,965	3,679,553
3,087,209	3,055,598	6,354,494	7,553,344	1,123,405	2,537,820	3,661,225
3,087,209	3,158,468	6,354,494	7,594,861	1,125,240	2,521,343	3,646,583
3,087,209	3,082,226	6,354,494	7,522,464	1,130,353	2,532,672	3,663,027
3,087,209	3,089,000	6,354,494	7,474,633	1,130,283	2,514,630	3,644,913
3,087,209	3,177,021	6,354,494	7,510,122	1,131,772	2,624,089	3,755,861
3,087,209	3,261,316	6,354,494	7,489,372	1,133,809	2,492,980	3,626,789
3,087,209	3,571,919	6,354,494	7,464,936	1,134,609	2,491,584	3,626,193
3,087,209	3,595,291	6,354,494	7,283,896	1,144,158	2,487,142	3,631,300
3,087,209	3,652,400	6,354,494	7,154,002	1,139,095	2,496,160	3,635,255
3,087,209	3,536,708	6,354,494	7,035,168	1,150,872	2,429,711	3,580,583
3,087,209	3,456,198	6,354,494	6,922,773	1,152,761	2,369,096	3,521,857
3,087,209	3,389,338	6,354,494	6,776,170	1,168,528	2,365,053	3,533,581
3,087,209	3,327,529	6,354,494	6,727,261	1,168,937	2,303,053	3,466,990
3,087,209	3,438,416	6,354,494	6,750,041	1,163,688	2,264,639	3,428,327
3,087,209	3,379,093	6,354,494	6,692,814	1,161,661	2,242,809	3,404,470
3,087,209	3,415,229	6,354,494	6,575,864	1,100,331	2,256,655	3,356,986
3,087,209	3,301,877	6,354,494	6,482,150	1,113,769	2,267,181	3,380,950
3,087,209	3,377,059	6,354,494	6,508,589	1,117,912	2,268,162	3,380,074
3,087,209	3,392,445	6,354,494	6,480,282	1,109,313	2,262,925	3,372,238
3,087,209	3,416,267	6,354,494	6,451,055	1,086,468	2,256,927	3,343,395
3,087,209	3,362,753	6,354,494	6,428,235	1,082,117	2,263,349	3,345,466
3,087,209	3,411,877	6,354,494	6,540,727	1,081,948	2,244,685	3,326,633
3,087,209	3,498,905	6,354,494	6,549,208	1,077,107	2,204,631	3,281,738
3,087,209	3,513,645	6,354,494	6,734,538	1,082,557	2,201,073	3,283,630
3,087,209	3,591,780	6,354,494	6,899,801	1,095,609	2,193,663	3,294,272
3,087,209	3,593,633	6,354,494	7,118,141	1,116,324	2,194,838	3,311,162
3,087,209	3,759,766	6,354,494	7,391,114	1,114,173	2,249,173	3,363,346
3,087,209	3,715,474	6,354,494	7,597,376	1,127,447	2,318,407	3,445,854
3,087,209	3,779,406	6,354,494	7,745,064	1,146,803	2,428,074	3,574,877
3,087,209	3,795,451	6,354,494	7,802,007	1,218,805	2,472,879	3,691,684
3,087,209	3,684,518	6,354,494	7,876,029	1,241,449	2,515,533	3,756,982
3,087,209	3,801,706	6,354,494	7,924,217	1,307,462	2,523,670	3,831,132
3,087,209	4,046,526	6,354,494	7,914,200	1,320,942	2,549,541	3,870,483
3,087,209	4,034,157	6,354,494	7,893,927	1,361,739	2,556,936	3,918,675
3,087,209	4,000,372	6,354,494	7,808,945	1,376,566	2,573,698	3,950,264
3,087,209	3,906,418	6,354,494	7,736,063	1,399,323	2,598,116	3,997,439
3,087,209	3,861,924	6,354,494	7,625,939	1,394,669	2,613,067	4,007,756
3,087,209	3,707,617	6,354,494	7,553,241	1,412,690	2,632,506	4,045,496
3,087,209	3,741,836	6,354,494	7,422,964	1,381,744	2,602,946	3,984,690
3,087,209	3,837,881	6,354,494	7,459,516	1,348,471	2,583,216	3,931,687
3,087,209	3,708,682	6,354,494	7,419,841	1,366,957	2,470,838	3,837,795
3,087,209	3,651,848	6,354,494	7,296,569	1,389,197	2,366,469	3,705,666
3,087,209	3,510,206	6,354,494	7,146,575	1,348,368	2,371,016	3,719,384
3,087,209	3,532,193	6,354,494	7,174,726	1,330,754	2,324,638	3,655,392

A RETURN shewing the authorised Issues of the Notes of the Private and

DATE	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
	£.	£.	£.	£.	£.	£.
1847:						
February - 6	4,995,579	3,442,645	8,438,224	4,589,136	3,213,688	7,802,824
13	4,995,579	3,442,645	8,438,224	4,563,495	3,210,079	7,773,574
20	4,995,579	3,442,645	8,438,224	4,527,847	3,198,849	7,726,196
27	4,995,579	3,442,645	8,438,224	4,517,263	3,169,919	7,687,182
March - 6	4,995,579	3,442,645	8,438,224	4,517,270	3,206,385	7,723,655
13	4,995,579	3,442,645	8,438,224	4,514,605	3,235,322	7,749,927
20	4,995,579	3,442,645	8,438,224	4,530,945	3,259,789	7,790,734
27	4,995,579	3,442,645	8,438,224	4,603,510	3,292,597	7,896,107
April - 3	4,995,579	3,442,645	8,438,224	4,701,163	3,388,669	8,089,832
10	4,995,579	3,442,645	8,438,224	4,777,458	3,358,162	8,135,620
17	4,995,579	3,442,645	8,438,224	4,723,449	3,281,970	8,005,419
24	4,995,579	3,442,645	8,438,224	4,690,320	3,280,217	7,970,537
May - 1	4,995,579	3,442,645	8,438,224	4,694,066	3,260,891	7,954,957
8	4,995,579	3,442,645	8,438,224	4,664,338	3,285,766	7,950,104
15	4,995,579	3,442,645	8,438,224	4,591,512	3,261,115	7,852,627
22	4,995,579	3,442,645	8,438,224	4,504,394	3,200,487	7,704,881
29	4,995,579	3,428,731	8,424,310	4,458,689	3,146,603	7,605,292
June - 5	4,995,579	3,428,731	8,424,310	4,409,723	3,093,945	7,503,668
12	4,995,579	3,428,731	8,424,310	4,358,943	3,084,792	7,443,735
19	4,995,579	3,428,731	8,424,310	4,314,771	3,028,278	7,343,049
26	4,995,579	3,428,731	8,424,310	4,329,890	3,028,791	7,358,181
July - 3	4,995,579	3,428,731	8,424,310	4,341,750	3,029,260	7,371,010
10	4,995,579	3,428,731	8,424,310	4,370,099	3,052,280	7,422,379
17	4,995,579	3,428,731	8,424,310	4,315,106	3,025,810	7,340,916
24	4,995,579	3,428,731	8,424,310	4,290,658	3,012,178	7,302,836
31	4,995,579	3,428,731	8,424,310	4,262,801	2,974,544	7,237,345
August - 7	4,995,579	3,428,731	8,424,310	4,251,158	2,994,195	7,245,353
14	4,995,579	3,428,731	8,424,310	4,228,646	2,982,320	7,210,966
21	4,995,579	3,428,731	8,424,310	4,185,578	2,948,452	7,134,030
28	4,995,579	3,428,731	8,424,310	4,164,321	2,927,734	7,092,055
September - 4	4,995,579	3,428,731	8,424,310	4,174,873	2,955,791	7,130,664
11	4,995,579	3,428,731	8,424,310	4,191,992	2,985,520	7,177,512
18	4,995,579	3,428,731	8,424,310	4,204,928	3,029,736	7,234,664
25	4,995,579	3,428,731	8,424,310	4,269,708	3,072,747	7,342,455
October - 2	4,995,579	3,428,731	8,424,310	4,402,217	3,155,973	7,558,190
9	4,995,579	3,428,731	8,424,310	4,464,909	3,179,880	7,644,789
16	4,995,579	3,428,731	8,424,310	4,521,545	3,222,090	7,743,635
23	4,995,579	3,428,731	8,424,310	4,412,080	3,178,560	7,590,640
30	4,995,579	3,428,731	8,424,310	4,235,947	3,054,470	7,290,417
November - 6	4,868,930	3,428,731	8,297,661	4,036,069	2,869,669	6,905,738
13	4,868,930	3,428,731	8,297,661	3,847,888	2,729,615	6,577,503
20	4,868,930	3,428,731	8,297,661	3,715,826	2,594,668	6,310,494
27	4,841,899	3,428,731	8,270,630	3,635,411	2,527,309	6,162,720
December - 4	4,841,899	3,428,731	8,270,630	3,521,383	2,455,189	5,976,572
11	4,841,899	3,428,731	8,270,630	3,524,692	2,408,811	5,933,503
18	4,841,899	3,428,731	8,270,630	3,506,770	2,396,411	5,903,181
25	4,841,899	3,428,731	8,270,630	3,524,360	2,417,528	5,941,888
1848:						
January - 1	4,841,899	3,428,731	8,270,630	3,556,797	2,418,137	5,974,934
8	4,841,899	3,428,731	8,270,630	3,688,880	2,490,433	6,179,313
15	4,841,899	3,428,731	8,270,630	3,779,269	2,559,651	6,338,920
22	4,841,899	3,428,731	8,270,630	3,778,475	2,569,460	6,347,935
29	4,841,899	3,428,731	8,270,630	3,735,393	2,539,095	6,274,488
February - 5	4,841,899	3,428,731	8,270,630	3,706,158	2,519,959	6,226,117
12	4,841,899	3,428,731	8,270,630	3,663,795	2,517,129	6,180,924
19	4,841,899	3,428,731	8,270,630	3,617,940	2,516,567	6,134,507
26	4,841,899	3,428,731	8,270,630	3,564,470	2,494,610	6,059,080
March - 4	4,841,899	3,428,731	8,270,630	3,567,063	2,525,645	6,092,708
11	4,841,899	3,428,731	8,270,630	3,589,853	2,567,049	6,156,902
18	4,841,899	3,428,731	8,270,630	3,599,661	2,576,344	6,176,005
25	4,841,899	3,428,731	8,270,630	3,648,323	2,620,268	6,268,591
April - 1	4,841,899	3,428,731	8,270,630	3,743,566	2,685,825	6,429,391
8	4,841,899	3,428,731	8,270,630	3,892,096	2,766,333	6,658,429
15	4,841,899	3,428,731	8,270,630	3,900,020	2,791,458	6,691,478
22	4,841,899	3,428,731	8,270,630	3,906,462	2,813,224	6,719,686
29	4,841,899	3,428,731	8,270,630	3,919,799	2,834,808	6,754,607

Joint Stock Banks in *England* and *Wales*, and the Actual Amount Issued, &c.—continued.

Authorised Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorised Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,585,032	6,354,494	7,166,466	1,310,997	2,203,566	3,523,563
3,087,209	3,533,346	6,354,494	7,074,420	1,320,775	2,161,866	3,482,141
3,087,209	3,444,096	6,354,494	6,982,187	1,335,999	2,170,861	3,515,860
3,087,209	3,450,731	6,354,494	6,897,150	1,325,708	2,171,956	3,497,664
3,087,209	3,433,873	6,354,494	6,845,489	1,327,354	2,148,070	3,471,234
3,087,209	3,357,356	6,354,494	6,804,208	1,328,250	2,126,403	3,454,653
3,087,209	3,322,251	6,354,494	6,658,121	1,327,907	2,108,400	3,436,447
3,087,209	3,327,936	6,354,494	6,611,142	1,309,652	2,077,656	3,387,310
3,087,209	3,459,045	6,354,494	6,701,350	1,306,613	2,022,547	3,329,160
3,087,209	3,377,814	6,354,494	6,516,958	1,280,747	1,986,836	3,277,583
3,087,209	3,306,865	6,354,494	6,449,687	1,280,446	2,001,126	3,290,574
3,087,209	3,366,391	6,354,494	6,316,757	1,285,734	1,950,680	3,245,414
3,087,209	3,295,367	6,354,494	6,274,273	1,285,959	1,747,535	3,033,494
3,087,209	3,350,444	6,354,494	6,108,212	1,310,226	1,675,122	2,985,348
3,087,209	3,707,437	6,354,494	5,942,979	1,307,021	1,654,620	2,961,641
3,087,209	3,714,554	6,354,494	5,748,901	1,298,255	1,653,422	2,951,677
3,087,209	3,791,777	6,354,494	5,627,648	1,261,541	1,594,708	2,856,249
3,087,209	3,676,918	6,354,494	5,538,327	1,267,601	1,520,961	2,788,562
3,087,209	3,606,899	6,354,494	5,412,184	1,279,766	1,538,718	2,818,479
3,087,209	3,513,683	6,354,494	5,286,658	1,267,492	1,538,155	2,805,647
3,087,209	3,471,573	6,354,494	5,221,476	1,256,748	1,556,889	2,813,082
3,087,209	3,569,630	6,354,494	5,307,565	1,223,338	1,558,617	2,781,955
3,087,209	3,476,581	6,354,494	5,299,329	1,202,840	1,556,784	2,759,494
3,087,209	3,465,929	6,354,494	5,201,155	1,196,598	1,557,642	2,754,238
3,087,209	3,341,946	6,354,494	5,128,185	1,191,159	1,555,784	2,756,893
3,087,209	3,430,230	6,354,494	5,092,966	1,170,473	1,572,003	2,742,476
3,087,209	3,491,819	6,354,494	5,093,324	1,107,734	1,555,666	2,673,340
3,087,209	3,558,629	6,354,494	5,079,517	1,102,689	1,555,556	2,668,245
3,087,209	3,465,033	6,354,494	5,023,967	1,106,101	1,547,857	2,653,488
3,087,209	3,435,528	6,354,494	5,017,615	1,108,270	1,582,226	2,635,507
3,087,209	3,577,411	6,354,494	5,067,847	1,097,666	1,523,183	2,620,851
3,087,209	3,512,153	6,354,494	5,083,825	1,084,128	1,526,104	2,610,227
3,087,209	3,512,470	6,354,494	5,181,289	1,091,320	1,517,721	2,609,041
3,087,209	3,515,286	6,354,494	5,284,441	1,119,747	1,530,183	2,649,880
3,087,209	3,586,043	6,354,494	5,443,063	1,124,075	1,515,624	2,639,699
3,087,209	3,626,135	6,354,494	5,513,671	1,100,194	1,507,384	2,607,578
3,087,209	3,653,565	6,354,494	5,015,169	1,113,052	1,498,243	2,611,295
3,087,209	3,539,622	6,354,494	5,566,449	1,189,604	1,499,712	2,639,316
3,087,209	3,553,989	6,354,494	5,475,204	1,121,717	1,573,925	2,695,642
3,087,209	3,689,719	6,354,494	5,430,445	1,089,889	1,574,240	2,664,129
3,087,209	3,783,904	6,354,494	5,343,418	1,130,611	1,584,043	2,714,654
3,087,209	3,727,792	6,354,494	5,328,711	1,130,739	1,587,970	2,718,709
3,087,209	3,713,968	6,354,494	5,297,196	1,130,704	1,599,969	2,729,773
3,087,209	3,704,302	6,354,494	5,321,645	1,141,696	1,592,011	2,733,707
3,087,209	3,545,253	6,354,494	5,252,216	1,135,535	1,594,856	2,730,391
3,087,209	3,378,073	6,354,494	5,194,637	1,131,420	1,626,045	2,757,465
3,087,209	3,180,609	6,354,494	5,186,266	1,098,417	1,581,471	2,679,888
3,087,209	3,261,366	6,354,494	5,151,352	1,066,838	1,642,675	2,709,513
3,087,209	3,296,217	6,354,494	5,248,437	1,075,005	1,652,244	2,727,249
3,087,209	3,196,233	6,354,494	5,253,157	1,071,607	1,655,142	2,726,749
3,087,209	3,086,817	6,354,494	5,222,053	1,097,623	1,667,529	2,765,152
3,087,209	3,064,350	6,354,494	5,212,028	1,087,261	1,684,073	2,771,334
3,087,209	3,107,551	6,354,494	5,252,166	1,088,920	1,687,368	2,776,228
3,087,209	3,081,376	6,354,494	5,271,374	1,087,940	1,698,799	2,786,739
3,087,209	2,981,157	6,354,494	5,201,032	1,093,650	1,716,875	2,810,525
3,087,209	2,948,222	6,354,494	5,155,317	1,097,560	1,724,566	2,822,116
3,087,209	3,100,982	6,354,494	5,190,810	1,100,890	1,708,758	2,809,648
3,087,209	2,937,241	6,354,494	5,117,022	1,105,328	1,688,350	2,793,678
3,087,209	2,903,206	6,354,494	5,071,623	1,093,732	1,650,468	2,744,200
3,087,209	2,866,254	6,354,494	5,050,135	1,085,528	1,674,177	2,759,705
3,087,209	2,912,712	6,354,494	5,039,506	1,060,143	1,591,329	2,651,472
3,087,209	2,910,737	6,354,494	5,069,703	1,040,187	1,556,270	2,696,457
3,087,209	2,934,500	6,354,494	4,989,338	1,031,668	1,507,679	2,539,347
3,087,209	2,978,760	6,354,494	4,917,593	1,026,685	1,646,209	2,672,844
3,087,209	2,957,409	6,354,494	4,865,792	1,033,851	1,641,483	2,675,334

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1848:	£.	£.	£.	£.	£.	£.
May - 6	4,841,899	3,428,731	8,270,630	3,879,691	2,814,958	6,694,649
18	4,841,899	3,428,731	8,270,630	3,830,701	2,764,604	6,595,305
20	4,841,899	3,428,731	8,270,630	3,756,565	2,717,061	6,473,616
27	4,841,899	3,428,731	8,270,630	3,674,203	2,636,778	6,310,981
June - 3	4,841,899	3,428,731	8,270,630	3,632,651	2,582,841	6,215,492
10	4,841,899	3,428,731	8,270,630	3,623,673	2,590,116	6,213,789
17	4,841,899	3,428,731	8,270,630	3,583,760	2,584,786	6,168,546
24	4,841,899	3,428,731	8,270,630	3,562,045	2,560,931	6,112,976
July - 1	4,841,899	3,428,731	8,270,630	3,560,329	2,515,173	6,075,502
8	4,841,899	3,428,731	8,270,630	3,603,078	2,521,007	6,121,085
15	4,841,899	3,428,731	8,270,630	3,563,549	2,512,898	6,076,447
22	4,841,899	3,428,731	8,270,630	3,552,684	2,503,456	6,056,140
29	4,841,899	3,428,731	8,270,630	3,512,019	2,468,992	5,981,011
August - 5	4,822,498	3,428,731	8,251,229	3,516,133	2,460,877	5,977,010
12	4,822,498	3,428,731	8,251,229	3,503,086	2,466,733	5,969,819
19	4,822,498	3,428,731	8,251,229	3,472,400	2,456,840	5,929,240
26	4,822,498	3,428,731	8,251,229	3,463,839	2,455,664	5,919,503
September - 2	4,822,498	3,428,731	8,251,229	3,478,825	2,466,555	5,944,380
9	4,822,498	3,428,731	8,251,229	3,516,213	2,508,801	6,025,014
16	4,822,498	3,428,731	8,251,229	3,564,269	2,570,644	6,134,913
23	4,822,498	3,428,731	8,251,229	3,620,108	2,631,476	6,251,584
30	4,822,498	3,428,731	8,251,229	3,709,256	2,697,269	6,406,525
October - 7	4,822,498	3,409,987	8,232,485	3,832,933	2,765,610	6,598,545
14	4,822,498	3,409,987	8,232,485	3,938,548	2,854,741	6,793,289
21	4,822,498	3,409,987	8,232,485	3,947,191	2,880,826	6,828,017
28	4,822,498	3,409,987	8,232,485	3,918,136	2,869,008	6,775,144
November - 4	4,822,498	3,409,987	8,232,485	3,870,617	2,820,477	6,691,094
11	4,822,498	3,409,987	8,232,485	3,823,132	2,796,779	6,619,911
18	4,822,498	3,409,987	8,232,485	3,732,428	2,756,764	6,489,192
25	4,822,498	3,409,987	8,232,485	3,657,522	2,705,369	6,362,891
December - 2	4,822,498	3,409,987	8,232,485	3,601,817	2,649,747	6,251,564
9	4,822,498	3,409,987	8,232,485	3,548,110	2,605,466	6,153,576
16	4,818,755	3,409,987	8,228,742	3,499,216	2,574,815	6,074,031
23	4,818,755	3,409,987	8,228,742	3,488,440	2,559,675	6,048,115
30	4,815,466	3,409,987	8,225,453	3,492,858	2,529,331	6,022,189
1849:						
January - 6	4,815,466	3,409,987	8,225,453	3,575,213	2,566,525	6,141,738
13	4,815,466	3,409,987	8,225,453	3,675,215	2,647,583	6,322,798
20	4,815,466	3,409,987	8,225,453	3,688,393	2,650,981	6,339,374
27	4,815,466	3,409,987	8,225,453	3,668,403	2,622,212	6,290,615
February - 3	4,815,466	3,409,987	8,225,453	3,633,653	2,609,418	6,243,071
10	4,815,466	3,409,987	8,225,453	3,601,357	2,590,505	6,192,862
17	4,815,466	3,409,987	8,225,453	3,544,774	2,597,571	6,142,345
24	4,815,466	3,409,987	8,225,453	3,488,957	2,567,068	6,056,025
March - 3	4,815,466	3,409,987	8,225,453	3,460,397	2,564,383	6,024,780
10	4,815,466	3,409,987	8,225,453	3,461,956	2,584,198	6,046,154
17	4,815,466	3,409,987	8,225,453	3,459,513	2,591,739	6,051,252
24	4,815,466	3,409,987	8,225,453	3,486,478	2,623,186	6,109,664
31	4,815,466	3,409,987	8,225,453	3,572,110	2,691,827	6,263,937
April - 7	4,815,466	3,409,987	8,225,453	3,684,192	2,787,545	6,471,737
14	4,815,466	3,409,987	8,225,453	3,744,144	2,873,292	6,617,436
21	4,815,466	3,409,987	8,225,453	3,746,309	2,840,609	6,586,918
28	4,815,466	3,409,987	8,225,453	3,749,910	2,833,148	6,583,058
May - 5	4,815,466	3,409,987	8,225,453	3,731,503	2,841,498	6,573,001
12	4,815,466	3,409,987	8,225,453	3,699,946	2,814,433	6,514,379
19	4,815,466	3,409,987	8,225,453	3,657,830	2,791,008	6,448,838
26	4,815,466	3,409,987	8,225,453	3,584,336	2,713,244	6,297,580
June - 2	4,815,466	3,409,987	8,225,453	3,563,058	2,674,479	6,237,537
9	4,815,466	3,409,987	8,225,453	3,536,104	2,647,295	6,183,399
16	4,815,466	3,409,987	8,225,453	3,478,209	2,610,198	6,088,407
23	4,815,466	3,409,987	8,225,453	3,451,751	2,580,005	6,031,756
30	4,815,466	3,409,987	8,225,453	3,460,490	2,570,503	6,030,993

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorised Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorised Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,093,715	6,354,494	4,874,378	1,029,881	1,588,832	2,618,213
3,087,209	3,209,451	6,354,494	4,829,647	1,028,900	1,564,740	2,593,046
3,087,209	3,348,730	6,354,494	4,772,875	1,019,848	1,558,886	2,578,534
3,087,209	3,577,350	6,354,494	4,701,510	1,019,334	1,538,962	2,558,296
3,087,209	3,402,853	6,354,494	4,727,027	1,032,672	1,516,950	2,549,622
3,087,209	3,379,925	6,354,494	4,658,920	1,039,145	1,502,830	2,541,975
3,087,209	3,300,248	6,354,494	4,562,940	1,063,103	1,530,954	2,594,057
3,087,209	3,132,919	6,354,494	4,475,796	1,052,692	1,536,496	2,589,188
3,087,209	3,140,177	6,354,494	4,478,814	1,036,575	1,560,948	2,597,523
3,087,209	3,110,299	6,354,494	4,500,409	1,035,919	1,573,462	2,609,381
3,087,209	3,043,206	6,354,494	4,462,686	1,006,760	1,586,694	2,593,454
3,087,209	2,986,665	6,354,494	4,359,071	1,023,488	1,563,815	2,587,303
3,087,209	3,010,009	6,354,494	4,303,557	1,015,981	1,565,272	2,581,253
3,087,209	3,077,699	6,354,494	4,298,049	997,313	1,598,858	2,596,171
3,087,209	3,069,264	6,354,494	4,292,548	973,287	1,554,239	2,527,526
3,087,209	3,053,759	6,354,494	4,257,545	964,148	1,549,151	2,513,299
3,087,209	2,964,481	6,354,494	4,232,192	971,777	1,564,674	2,536,451
3,087,209	3,007,420	6,354,494	4,294,605	973,404	1,563,351	2,536,755
3,087,209	3,039,587	6,354,494	4,284,105	968,224	1,497,355	2,465,579
3,087,209	3,066,994	6,354,494	4,321,667	922,904	1,495,777	2,418,681
3,087,209	3,095,099	6,354,494	4,379,912	905,376	1,492,372	2,397,748
3,087,209	3,136,427	6,354,494	4,552,901	934,486	1,492,974	2,427,460
3,087,209	3,247,570	6,354,494	4,771,211	929,978	1,487,590	2,417,478
3,087,209	3,244,156	6,354,494	4,945,965	939,330	1,484,407	2,423,737
3,087,209	3,276,914	6,354,494	5,018,135	978,547	1,497,203	2,475,750
3,087,209	3,259,308	6,354,494	5,035,641	993,451	1,505,094	2,498,545
3,087,209	3,444,752	6,354,494	5,107,134	999,655	1,492,907	2,492,562
3,087,209	3,556,533	6,354,494	5,051,604	1,000,293	1,505,015	2,505,308
3,087,209	3,539,493	6,354,494	4,983,429	1,016,999	1,539,115	2,556,114
3,087,209	3,592,227	6,354,494	4,918,584	1,017,913	1,567,314	2,585,227
3,087,209	3,592,270	6,354,494	4,922,590	1,029,220	1,590,442	2,619,662
3,087,209	3,415,434	6,354,494	4,882,352	1,087,012	1,608,923	2,645,935
3,087,209	3,247,152	6,354,494	4,815,599	1,046,539	1,608,318	2,654,857
3,087,209	3,201,785	6,354,494	4,750,050	1,033,121	1,563,589	2,596,710
3,087,209	3,242,972	6,354,494	4,662,542	990,854	1,602,756	2,593,610
3,087,209	3,133,404	6,354,494	4,720,618	1,013,421	1,618,278	2,631,699
3,087,209	3,043,895	6,354,494	4,712,822	1,014,406	1,629,718	2,644,124
3,087,209	2,997,174	6,354,494	4,664,736	1,010,540	1,657,901	2,668,441
3,087,209	2,957,033	6,354,494	4,600,781	1,017,275	1,675,906	2,693,241
3,087,209	3,092,967	6,354,494	4,660,502	1,026,835	1,665,418	2,692,253
3,087,209	2,958,312	6,354,494	4,582,059	1,035,610	1,676,890	2,712,500
3,087,209	2,906,374	6,354,494	4,520,771	1,040,703	1,672,892	2,713,595
3,087,209	2,851,077	6,354,494	4,476,944	1,025,204	1,700,532	2,725,736
3,087,209	3,086,488	6,354,494	4,514,685	1,029,545	1,709,872	2,739,417
3,087,209	2,922,715	6,354,494	4,414,195	1,003,814	1,706,380	2,710,194
3,087,209	2,890,907	6,354,494	4,361,835	1,008,470	1,709,654	2,718,124
3,087,209	2,840,401	6,354,494	4,316,508	994,884	1,709,536	2,704,420
3,087,209	2,880,509	6,354,494	4,310,965	994,878	1,713,311	2,708,189
3,087,209	2,966,374	6,354,494	4,428,509	977,983	1,657,660	2,635,643
3,087,209	2,894,595	6,354,494	4,422,298	982,593	1,657,096	2,639,599
3,087,209	2,890,208	6,354,494	4,345,519	962,895	1,671,619	2,634,514
3,087,209	2,924,457	6,354,494	4,320,586	970,255	1,672,591	2,642,846
3,087,209	3,022,097	6,354,494	4,352,996	962,477	1,679,893	2,642,370
3,087,209	3,100,686	6,354,494	4,291,204	958,024	1,684,739	2,642,763
3,087,209	3,469,546	6,354,494	4,186,778	944,549	1,688,447	2,632,996
3,087,209	3,481,451	6,354,494	4,106,294	929,730	1,697,610	2,627,340
3,087,209	3,454,399	6,354,494	4,087,415	941,462	1,691,314	2,632,776
3,087,209	3,328,618	6,354,494	4,054,499	948,069	1,669,983	2,618,052
3,087,209	3,259,169	6,354,494	3,987,247	931,019	1,670,642	2,601,661
3,087,209	3,131,320	6,354,494	3,894,808	934,353	1,676,075	2,610,428
3,087,209	3,125,108	6,354,494	3,921,751	953,664	1,677,730	2,631,394

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1849:	£.	£.	£.	£.	£.	£.
July - 7	4,815,466	3,409,987	8,225,453	3,497,838	2,583,989	6,081,827
14	4,815,466	3,409,987	8,225,453	3,509,876	2,610,169	6,120,045
21	4,815,466	3,409,987	8,225,453	3,497,024	2,582,269	6,079,293
28	4,815,466	3,409,987	8,225,453	3,473,517	2,544,878	6,018,395
August - 4	4,815,466	3,409,987	8,225,453	3,443,441	2,512,907	5,956,348
11	4,815,466	3,409,987	8,225,453	3,390,498	2,465,206	5,855,704
18	4,815,466	3,409,987	8,225,453	3,346,812	2,476,513	5,823,325
25	4,815,466	3,409,987	8,225,453	3,324,270	2,448,580	5,772,850
September - 1	4,815,466	3,409,987	8,225,453	3,310,382	2,446,175	5,756,557
8	4,815,466	3,409,987	8,225,453	3,329,812	2,458,967	5,788,779
15	4,815,466	3,409,987	8,225,453	3,336,225	2,482,444	5,818,669
22	4,815,466	3,409,987	8,225,453	3,381,882	2,527,171	5,909,053
29	4,805,433	3,409,987	8,215,420	3,487,183	2,599,372	6,086,555
October - 6	4,805,433	3,409,987	8,215,420	3,641,488	2,898,516	6,540,004
13	4,805,433	3,409,987	8,215,420	3,809,768	2,788,041	6,597,809
20	4,805,433	3,409,987	8,215,420	3,857,609	2,811,291	6,668,900
27	4,802,593	3,409,987	8,212,580	3,836,048	2,783,808	6,619,856
November - 3	4,802,593	3,409,987	8,212,580	3,789,895	2,739,539	6,529,434
10	4,802,593	3,409,987	8,212,580	3,741,577	2,734,794	6,476,371
17	4,802,593	3,409,987	8,212,580	3,700,133	2,728,422	6,428,555
24	4,802,593	3,409,987	8,212,580	3,669,167	2,694,587	6,363,754
December - 1	4,802,593	3,409,987	8,212,580	3,603,442	2,656,006	6,259,448
8	4,802,593	3,409,987	8,212,580	3,557,928	2,617,553	6,175,481
15	4,802,593	3,409,987	8,212,580	3,525,704	2,598,130	6,123,834
22	4,802,593	3,409,987	8,212,580	3,513,594	2,600,802	6,114,396
29	4,802,593	3,409,987	8,212,580	3,423,458	2,588,045	6,011,503
1850:						
January - 5	4,802,593	3,409,987	8,212,580	3,605,548	2,618,390	6,223,938
12	4,802,593	3,409,987	8,212,580	3,714,541	2,717,348	6,431,889
19	4,802,593	3,409,987	8,212,580	3,708,340	2,704,832	6,413,172
26	4,802,593	3,409,987	8,212,580	3,712,767	2,681,364	6,394,131
February - 2	4,802,593	3,409,987	8,212,580	3,670,852	2,661,089	6,331,941
9	4,802,593	3,409,987	8,212,580	3,610,926	2,663,449	6,274,375
16	4,802,593	3,409,987	8,212,580	3,563,496	2,667,513	6,231,009
23	4,802,593	3,409,987	8,212,580	3,543,251	2,639,855	6,183,106
March - 2	4,802,593	3,409,987	8,212,580	3,517,075	2,644,546	6,161,621
9	4,802,593	3,409,987	8,212,580	3,511,355	2,666,844	6,178,200
16	4,802,593	3,409,987	8,212,580	3,515,379	2,691,571	6,206,950
23	4,802,593	3,409,987	8,212,580	3,522,831	2,706,745	6,229,576
30	4,802,593	3,409,987	8,212,580	3,591,409	2,773,422	6,364,831
April - 6	4,802,593	3,409,987	8,212,580	3,700,826	2,850,298	6,551,124
13	4,802,593	3,409,987	8,212,580	3,757,209	2,813,568	6,570,777
20	4,802,593	3,409,987	8,212,580	3,754,672	2,863,213	6,617,885
27	4,802,593	3,409,987	8,212,580	3,769,432	2,913,532	6,682,964
May - 4	4,802,593	3,409,987	8,212,580	3,752,788	2,920,668	6,673,456
11	4,802,593	3,409,987	8,212,580	3,730,422	2,898,502	6,628,924
18	4,802,593	3,409,987	8,212,580	3,694,617	2,853,978	6,548,595
25	4,802,593	3,409,987	8,212,580	3,621,034	2,811,783	6,432,817
June - 1	4,802,593	3,409,987	8,212,580	3,562,861	2,753,649	6,316,510
8	4,802,593	3,409,987	8,212,580	3,531,559	2,712,622	6,244,181
15	4,802,593	3,409,987	8,212,580	3,495,564	2,702,654	6,198,218
22	4,788,893	3,409,987	8,198,880	3,489,452	2,716,168	6,205,620
29	4,788,893	3,409,987	8,198,880	3,512,101	2,705,470	6,217,571
July - 6	4,788,893	3,409,987	8,198,880	3,537,695	2,712,351	6,250,046
13	4,788,893	3,409,987	8,198,880	3,567,611	2,739,950	6,307,561
20	4,788,893	3,409,987	8,198,880	3,548,931	2,716,622	6,265,553
27	4,788,893	3,409,987	8,198,880	3,517,684	2,685,231	6,202,915

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorised Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorised Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,114,856	6,354,494	3,944,104	936,786	1,675,973	2,612,758
3,087,209	3,075,633	6,354,494	3,889,660	920,329	1,683,206	2,603,535
3,087,209	2,974,414	6,354,494	3,826,042	931,150	1,696,249	2,627,399
3,087,209	3,081,607	6,354,494	3,790,879	933,410	1,700,258	2,633,677
3,087,209	3,213,176	6,354,494	3,871,427	934,075	1,680,624	2,614,699
3,087,209	3,084,711	6,354,494	3,843,948	933,408	1,672,993	2,607,401
3,087,209	3,072,525	6,354,494	3,793,099	936,350	1,664,096	2,600,445
3,087,209	3,021,635	6,354,494	3,756,887	918,629	1,646,733	2,565,362
3,087,209	3,037,125	6,354,494	3,821,024	886,194	1,628,805	2,514,999
3,087,209	3,062,024	6,354,494	3,874,774	871,589	1,600,490	2,472,079
3,087,209	3,071,219	6,354,494	3,917,561	880,604	1,578,323	2,458,927
3,087,209	3,094,036	6,354,494	4,021,175	879,622	1,566,044	2,445,666
3,087,209	3,148,295	6,354,494	4,181,356	875,941	1,556,710	2,432,651
3,087,209	3,240,048	6,354,494	4,415,630	874,147	1,523,790	2,397,937
3,087,209	3,260,660	6,354,494	4,646,864	884,559	1,506,779	2,391,338
3,087,209	3,268,766	6,354,494	4,682,265	890,881	1,496,822	2,387,703
3,087,209	3,205,663	6,354,494	4,685,366	908,497	1,495,060	2,403,557
3,087,209	3,391,776	6,354,494	4,780,466	905,960	1,471,299	2,377,259
3,087,209	3,425,788	6,354,494	4,719,267	902,904	1,461,273	2,364,177
3,087,209	3,528,751	6,354,494	4,682,047	902,362	1,476,165	2,378,527
3,087,209	3,560,869	6,354,494	4,617,803	903,466	1,453,403	2,356,869
3,087,209	3,465,367	6,354,494	4,677,409	903,293	1,460,964	2,364,257
3,087,209	3,369,688	6,354,494	4,662,165	906,743	1,449,322	2,356,065
3,087,209	3,256,341	6,354,494	4,654,540	895,848	1,457,994	2,353,842
3,087,209	3,173,496	6,354,494	4,646,490	907,240	1,440,300	2,347,549
3,087,209	3,170,294	6,354,494	4,574,919	889,663	1,462,693	2,352,356
3,087,209	3,193,687	6,354,494	4,661,443	890,479	1,472,888	2,363,367
3,087,209	3,143,866	6,354,494	4,670,855	905,027	1,489,568	2,394,595
3,087,209	3,070,656	6,354,494	4,668,932	927,332	1,496,988	2,423,270
3,087,209	3,043,766	6,354,494	4,669,092	939,647	1,521,466	2,461,113
3,087,209	3,135,683	6,354,494	4,693,068	942,069	1,528,614	2,470,673
3,087,209	3,076,417	6,354,494	4,665,877	945,955	1,536,966	2,482,921
3,087,209	3,086,903	6,354,494	4,614,879	969,944	1,554,753	2,515,697
3,087,209	2,968,867	6,354,494	4,569,148	946,447	1,531,811	2,472,258
3,087,209	3,080,050	6,354,494	4,591,113	949,429	1,499,724	2,449,153
3,087,209	3,016,232	6,354,494	4,499,899	917,648	1,500,627	2,418,275
3,087,209	2,935,142	6,354,494	4,464,962	926,570	1,501,067	2,427,637
3,087,209	2,914,064	6,354,494	4,405,323	929,913	1,481,976	2,411,889
3,087,209	2,995,238	6,354,494	4,442,972	915,338	1,467,166	2,382,494
3,087,209	3,019,421	6,354,494	4,512,466	917,696	1,449,747	2,367,443
3,087,209	3,023,540	6,354,494	4,504,335	918,274	1,445,153	2,363,412
3,087,209	3,017,924	6,354,494	4,496,374	910,405	1,446,064	2,356,579
3,087,209	3,009,710	6,354,494	4,464,239	906,618	1,460,718	2,357,536
3,087,209	3,146,198	6,354,494	4,552,206	886,460	1,468,094	2,323,444
3,087,209	3,166,712	6,354,494	4,464,500	869,822	1,465,493	2,305,315
3,087,209	3,411,333	6,354,494	4,383,316	855,095	1,437,768	2,292,863
3,087,209	3,567,236	6,354,494	4,291,561	861,458	1,444,926	2,306,384
3,087,209	3,536,076	6,354,494	4,271,838	844,473	1,439,403	2,283,876
3,087,209	3,414,722	6,354,494	4,238,462	855,751	1,402,596	2,253,346
3,087,209	3,363,095	6,354,494	4,165,593	863,796	1,408,692	2,272,488
3,087,209	3,235,707	6,354,494	4,127,148	860,102	1,417,064	2,277,156
3,087,209	3,223,312	6,354,494	4,102,408	857,482	1,425,058	2,282,540
3,087,209	3,207,385	6,354,494	4,184,297	834,968	1,422,797	2,257,765
3,087,209	3,287,709	6,354,494	4,155,436	827,719	1,423,680	2,256,399
3,087,209	3,099,896	6,354,494	4,056,367	841,810	1,440,558	2,282,368
3,087,209	3,090,493	6,354,494	4,034,892	834,439	1,441,431	2,275,870

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1850:	£.	£.	£.	£.	£.	£.
August - 3	4,788,893	3,409,987	8,198,880	3,485,804	2,652,624	6,138,428
10	4,788,893	3,409,987	8,198,880	3,445,891	2,685,653	6,081,544
17	4,788,893	3,409,987	8,198,880	3,421,680	2,621,886	6,043,566
24	4,788,893	3,409,987	8,198,880	3,400,824	2,599,473	6,000,297
31	4,788,893	3,409,987	8,198,880	3,408,277	2,604,978	6,008,255
September 7	4,788,893	3,409,987	8,198,880	3,422,284	2,619,695	6,041,979
14	4,788,893	3,409,987	8,198,880	3,430,775	2,635,508	6,066,283
21	4,788,893	3,409,987	8,198,880	3,450,421	2,683,495	6,133,916
28	4,788,893	3,409,987	8,198,880	3,531,140	2,731,980	6,263,120
October - 5	4,788,893	3,409,987	8,198,880	3,666,828	2,809,728	6,476,556
12	4,788,893	3,409,987	8,198,880	3,769,790	2,906,480	6,676,270
19	4,788,893	3,409,987	8,198,880	3,817,160	2,936,527	6,753,687
26	4,788,893	3,409,987	8,198,880	3,797,760	2,897,066	6,694,826
November 2	4,788,893	3,409,987	8,198,880	3,752,416	2,837,023	6,589,439
9	4,788,893	3,409,987	8,198,880	3,700,423	2,829,117	6,529,540
16	4,788,893	3,409,987	8,198,880	3,630,943	2,810,372	6,441,315
23	4,788,893	3,409,987	8,198,880	3,580,364	2,760,223	6,349,587
30	4,788,893	3,409,987	8,198,880	3,531,380	2,747,622	6,279,002
December - 7	4,788,893	3,409,987	8,198,880	3,482,926	2,705,311	6,188,237
14	4,788,893	3,409,987	8,198,880	3,459,015	2,682,947	6,141,962
21	4,788,893	3,409,987	8,198,880	3,424,869	2,676,185	6,101,054
28	4,788,893	3,409,987	8,198,880	3,437,748	2,676,758	6,114,506
1851:						
January - 4	4,767,546	3,409,987	8,177,533	3,492,373	2,665,456	6,157,829
11	4,767,546	3,409,987	8,177,533	3,605,613	2,754,457	6,360,070
18	4,767,546	3,409,987	8,177,533	3,610,795	2,769,816	6,380,611
25	4,767,546	3,409,987	8,177,533	3,584,511	2,724,790	6,309,301
February - 1	4,767,546	3,409,987	8,177,533	3,536,493	2,689,556	6,226,049
8	4,767,546	3,409,987	8,177,533	3,499,620	2,694,191	6,193,811
15	4,767,546	3,409,987	8,177,533	3,460,444	2,701,852	6,161,796
22	4,767,546	3,409,987	8,177,533	3,399,237	2,671,319	6,070,556
March - 1	4,767,546	3,409,987	8,177,533	3,379,337	2,663,939	6,043,276
8	4,767,546	3,409,987	8,177,533	3,394,476	2,679,503	6,073,979
15	4,767,546	3,409,987	8,177,533	3,383,470	2,692,800	6,076,270
22	4,767,546	3,409,987	8,177,533	3,390,618	2,706,781	6,097,399
29	4,753,269	3,409,987	8,163,256	3,467,874	2,785,884	6,253,758
April - 5	4,753,269	3,409,987	8,163,256	3,569,788	2,864,803	6,434,591
12	4,753,269	3,409,987	8,163,256	3,655,494	2,938,488	6,593,982
19	4,753,269	3,409,987	8,163,256	3,671,983	2,934,397	6,606,380
26	4,753,269	3,409,987	8,163,256	3,720,703	2,976,297	6,697,000
May - 3	4,753,269	3,409,987	8,163,256	3,701,448	2,966,175	6,667,623
10	4,740,779	3,409,987	8,150,766	3,691,283	2,957,398	6,648,681
17	4,740,779	3,409,987	8,150,766	3,660,431	2,932,774	6,593,205
24	4,740,779	3,409,987	8,150,766	3,584,460	2,862,438	6,446,898
31	4,740,779	3,409,987	8,150,766	3,508,293	2,801,746	6,310,039
June - 7	4,740,779	3,409,987	8,150,766	3,489,969	2,785,602	6,275,571
14	4,740,779	3,409,987	8,150,766	3,472,393	2,771,358	6,243,751
21	4,740,779	3,409,987	8,150,766	3,444,344	2,745,200	6,189,544
28	4,740,779	3,409,987	8,150,766	3,445,365	2,728,811	6,174,176
July - 5	4,706,685	3,409,987	8,116,672	3,432,576	2,720,140	6,152,716
12	4,706,685	3,409,987	8,116,672	3,450,464	2,730,025	6,180,489
19	4,706,685	3,409,987	8,116,672	3,412,121	2,719,071	6,131,192
26	4,706,685	3,409,987	8,116,672	3,373,523	2,679,899	6,053,422
August - 2	4,706,685	3,409,987	8,116,672	3,319,961	2,619,352	5,939,313
9	4,706,685	3,409,987	8,116,672	3,284,434	2,592,239	5,876,673
16	4,706,685	3,409,987	8,116,672	3,248,098	2,593,651	5,841,749
23	4,706,685	3,409,987	8,116,672	3,216,174	2,567,329	5,783,503
30	4,706,685	3,409,987	8,116,672	3,201,291	2,553,955	5,755,246

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorised Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorised Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,326,633	6,354,494	4,117,911	832,134	1,416,358	2,248,492
3,087,209	3,173,719	6,354,494	4,103,856	824,449	1,395,066	2,219,515
3,087,209	3,171,995	6,354,494	4,098,150	825,978	1,380,776	2,206,754
3,087,209	3,117,122	6,354,494	4,106,059	822,518	1,363,178	2,185,696
3,087,209	3,171,364	6,354,494	4,161,333	823,762	1,344,072	2,167,834
3,087,209	3,234,678	6,354,494	4,255,382	818,156	1,318,593	2,136,749
3,087,209	3,207,229	6,354,494	4,298,061	816,755	1,289,899	2,106,654
3,087,209	3,202,274	6,354,494	4,397,440	824,986	1,277,884	2,102,370
3,087,209	3,253,464	6,354,494	4,538,109	825,940	1,283,466	2,109,412
3,087,209	3,307,433	6,354,494	4,744,235	826,489	1,255,898	2,082,387
3,087,209	3,313,396	6,354,494	4,903,695	828,639	1,239,738	2,068,377
3,087,209	3,305,989	6,354,494	4,993,928	841,828	1,226,039	2,067,867
3,087,209	3,279,885	6,354,494	5,030,965	845,459	1,231,736	2,077,195
3,087,209	3,375,209	6,354,494	5,048,646	859,125	1,234,123	2,093,248
3,087,209	3,524,871	6,354,494	5,017,836	883,384	1,234,303	2,117,689
3,087,209	3,590,660	6,354,494	4,921,667	896,129	1,266,793	2,162,922
3,087,209	3,694,659	6,354,494	4,898,697	909,127	1,275,122	2,184,249
3,087,209	3,666,815	6,354,494	4,936,483	967,466	1,282,541	2,250,007
3,087,209	3,533,688	6,354,494	4,954,370	975,586	1,277,584	2,253,170
3,087,209	3,360,682	6,354,494	4,898,622	992,790	1,288,830	2,281,620
3,087,209	3,241,689	6,354,494	4,833,761	967,600	1,277,674	2,245,274
3,087,209	3,256,559	6,354,494	4,741,093	972,808	1,288,536	2,261,344
3,087,209	3,410,478	6,354,494	4,793,657	952,361	1,304,209	2,256,570
3,087,209	3,277,881	6,354,494	4,813,032	953,903	1,366,810	2,320,713
3,087,209	3,174,637	6,354,494	4,771,230	971,945	1,379,381	2,351,326
3,087,209	3,146,970	6,354,494	4,752,689	906,395	1,391,645	2,298,040
3,087,209	3,179,389	6,354,494	4,791,163	953,323	1,400,750	2,354,073
3,087,209	3,199,345	6,354,494	4,781,003	953,685	1,403,550	2,357,235
3,087,209	3,103,162	6,354,494	4,728,993	960,393	1,408,869	2,369,267
3,087,209	3,071,023	6,354,494	4,663,049	946,563	1,418,232	2,364,795
3,087,209	3,062,884	6,354,494	4,696,011	952,480	1,415,226	2,367,706
3,087,209	3,040,186	6,354,494	4,650,179	948,805	1,412,187	2,360,992
3,087,209	3,002,447	6,354,494	4,597,732	940,720	1,411,902	2,352,622
3,087,209	3,027,444	6,354,494	4,539,738	933,091	1,408,496	2,341,587
3,087,209	3,001,115	6,354,494	4,504,814	923,698	1,408,778	2,332,476
3,087,209	3,120,931	6,354,494	4,588,192	912,859	1,387,445	2,300,304
3,087,209	3,087,326	6,354,494	4,583,912	914,236	1,338,539	2,252,775
3,087,209	3,120,303	6,354,494	4,580,602	919,114	1,333,699	2,252,813
3,087,209	3,078,999	6,354,494	4,515,919	922,483	1,322,304	2,244,877
3,087,209	3,205,032	6,354,494	4,605,386	916,041	1,315,011	2,231,052
3,087,209	3,243,702	6,354,494	4,546,061	926,150	1,328,997	2,255,147
3,087,209	3,490,174	6,354,494	4,448,531	902,846	1,330,359	2,233,205
3,087,209	3,501,666	6,354,494	4,381,790	888,354	1,337,086	2,225,440
3,087,209	3,537,107	6,354,494	4,280,312	878,985	1,302,948	2,181,933
3,087,209	3,446,245	6,354,494	4,244,125	874,693	1,298,483	2,173,176
3,087,209	3,408,684	6,354,494	4,169,456	874,811	1,294,514	2,169,325
3,087,209	3,288,300	6,354,494	4,101,206	874,055	1,298,829	2,172,884
3,087,209	3,194,372	6,354,494	4,006,488	871,623	1,297,657	2,169,280
3,087,209	3,214,767	6,354,494	4,069,462	828,420	1,285,005	2,113,425
3,087,209	3,164,341	6,354,494	4,047,947	821,674	1,273,055	2,094,729
3,087,209	3,220,988	6,354,494	3,971,017	795,073	1,274,368	2,069,441
3,087,209	3,056,927	6,354,494	3,953,117	800,725	1,276,636	2,077,361
3,087,209	3,178,941	6,354,494	3,987,275	787,650	1,264,391	2,052,041
3,087,209	3,164,766	6,354,494	4,002,340	758,881	1,222,759	1,981,640
3,087,209	3,196,057	6,354,494	3,966,454	765,943	1,197,126	1,963,069
3,087,209	3,075,352	6,354,494	3,941,695	761,483	1,161,414	1,922,897
3,087,209	3,098,291	6,354,494	3,933,944	766,868	1,159,814	1,926,682

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1851:	£.	£.	£.	£.	£.	£.
September - 6	4,706,685	3,409,987	8,116,672	3,211,572	2,564,759	5,776,331
13	4,706,685	3,409,987	8,116,672	3,228,574	2,608,837	5,837,411
20	4,706,685	3,409,987	8,116,672	3,263,050	2,643,214	5,906,264
27	4,706,685	3,409,987	8,116,672	3,341,872	2,702,250	6,044,122
October - 4	4,698,085	3,409,987	8,108,072	3,463,804	2,784,814	6,248,618
11	4,698,085	3,409,987	8,108,072	3,570,806	2,866,772	6,437,578
18	4,698,085	3,409,987	8,108,072	3,636,415	2,903,800	6,540,215
25	4,698,085	3,409,987	8,108,072	3,622,095	2,865,094	6,487,189
November - 1	4,698,085	3,409,987	8,108,072	3,591,964	2,806,859	6,398,823
8	4,698,085	3,409,987	8,108,072	3,572,623	2,812,939	6,385,562
15	4,698,085	3,409,987	8,108,072	3,517,663	2,801,659	6,319,322
22	4,698,085	3,409,987	8,108,072	3,475,284	2,778,207	6,253,491
29	4,698,085	3,409,987	8,108,072	3,433,267	2,740,974	6,174,241
December - 6	4,698,085	3,409,987	8,108,072	3,406,201	2,697,102	6,103,303
13	4,698,085	3,409,987	8,108,072	3,386,227	2,681,893	6,068,122
20	4,698,085	3,409,987	8,108,072	3,352,251	2,673,239	6,025,490
27	4,698,085	3,409,987	8,108,072	3,339,746	2,661,513	6,001,259
1852:						
January - 3	4,698,085	3,409,987	8,108,072	3,398,919	2,657,601	6,056,520
10	4,698,085	3,409,987	8,108,072	3,513,606	2,756,818	6,270,424
17	4,698,085	3,409,987	8,108,072	3,541,301	2,789,664	6,330,965
24	4,698,085	3,409,987	8,108,072	3,523,969	2,766,333	6,290,302
31	4,698,085	3,409,987	8,108,072	3,495,748	2,728,724	6,224,472
February - 7	4,698,085	3,409,987	8,108,072	3,460,084	2,727,308	6,187,392
14	4,698,085	3,409,987	8,108,072	3,432,304	2,723,067	6,155,371
21	4,698,085	3,409,987	8,108,072	3,382,777	2,716,135	6,098,912
28	4,698,085	3,409,987	8,108,072	3,373,582	2,705,993	6,079,575
March - 6	4,698,085	3,409,987	8,108,072	3,393,968	2,724,647	6,118,615
13	4,698,085	3,409,987	8,108,072	3,414,668	2,741,034	6,155,702
20	4,698,085	3,409,987	8,108,072	3,407,552	2,763,096	6,170,648
27	4,698,085	3,409,987	8,108,072	3,462,894	2,821,794	6,284,688
April - 3	4,698,085	3,409,987	8,108,072	3,546,730	2,878,089	6,424,819
10	4,698,085	3,409,987	8,108,072	3,645,623	2,963,996	6,609,619
17	4,698,085	3,409,987	8,108,072	3,662,858	2,973,891	6,636,749
24	4,698,085	3,409,987	8,108,072	3,672,071	2,980,180	6,652,251
May - 1	4,698,085	3,409,987	8,108,072	3,640,832	2,965,049	6,605,881
8	4,698,085	3,409,987	8,108,072	3,642,112	2,964,857	6,606,969
15	4,698,085	3,409,987	8,108,072	3,613,779	2,915,582	6,529,361
22	4,698,085	3,409,987	8,108,072	3,559,711	2,901,727	6,461,438
29	4,698,085	3,409,987	8,108,072	3,512,134	2,849,791	6,361,925
June - 5	4,698,085	3,409,987	8,108,072	3,496,045	2,838,375	6,334,420
12	4,698,085	3,409,987	8,108,072	3,451,613	2,812,360	6,263,973
19	4,698,085	3,409,987	8,108,072	3,419,168	2,791,329	6,210,497
26	4,698,085	3,409,987	8,108,072	3,424,239	2,794,489	6,218,728
July - 3	4,698,085	3,409,987	8,108,072	3,449,936	2,800,834	6,250,770
10	4,673,189	3,409,987	8,083,176	3,510,458	2,839,429	6,349,887
17	4,673,189	3,409,987	8,083,176	3,504,355	2,856,520	6,360,875
24	4,673,189	3,409,987	8,083,176	3,485,553	2,839,536	6,325,089
31	4,673,189	3,409,987	8,083,176	3,460,408	2,799,188	6,259,596
August - 7	4,673,189	3,409,987	8,083,176	3,456,534	2,759,088	6,215,622
14	4,673,189	3,409,987	8,083,176	3,438,547	2,758,674	6,197,221
21	4,673,189	3,409,987	8,083,176	3,396,003	2,754,108	6,150,111
28	4,655,629	3,409,987	8,065,616	3,387,125	2,756,032	6,143,157
September - 4	4,655,629	3,409,987	8,065,616	3,404,850	2,788,961	6,193,811
11	4,655,629	3,409,987	8,065,616	3,456,178	2,862,887	6,309,065
18	4,655,629	3,409,987	8,065,616	3,482,831	2,896,077	6,377,908
25	4,655,629	3,409,987	8,065,616	3,562,539	2,951,474	6,515,013

Joint Stock Banks in England and Wales, and the Actual Amount Issued, &c.—continued.

Authorized Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorized Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin, Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,133,087	6,354,494	4,046,951	754,661	1,124,389	1,879,070
3,087,209	3,111,250	6,354,494	4,071,804	749,189	1,084,088	1,833,277
3,087,209	3,106,083	6,354,494	4,141,864	749,399	1,082,014	1,831,413
3,087,209	3,142,565	6,354,494	4,213,210	748,198	1,073,983	1,822,176
3,087,209	3,304,249	6,354,494	4,437,254	737,479	1,058,901	1,796,380
3,087,209	3,264,310	6,354,494	4,551,897	739,974	1,042,559	1,781,633
3,087,209	3,309,829	6,354,494	4,692,246	755,537	1,031,722	1,787,259
3,087,209	3,309,474	6,354,494	4,754,308	771,423	1,031,340	1,802,763
3,087,209	3,370,135	6,354,494	4,852,606	807,382	1,047,869	1,855,251
3,087,209	3,471,399	6,354,494	4,875,723	864,150	1,116,552	1,980,702
3,087,209	3,643,564	6,354,494	4,910,696	877,502	1,139,027	2,016,529
3,087,209	3,669,760	6,354,494	4,825,696	872,937	1,154,554	2,027,491
3,087,209	3,567,154	6,354,494	4,781,515	884,817	1,169,737	2,054,554
3,087,209	3,524,016	6,354,494	4,835,496	893,597	1,171,406	2,065,003
3,087,209	3,391,174	6,354,494	4,758,619	906,519	1,181,712	2,088,231
3,087,209	3,266,165	6,354,494	4,720,941	916,449	1,186,025	2,101,474
3,087,209	3,226,542	6,354,494	4,592,026	927,320	1,184,941	2,112,261
3,087,209	3,419,902	6,354,494	4,664,992	904,351	1,200,745	2,105,096
3,087,209	3,319,635	6,354,494	4,714,469	929,183	1,208,841	2,138,024
3,087,209	3,248,122	6,354,494	4,705,653	944,998	1,223,724	2,168,722
3,087,209	3,147,266	6,354,494	4,637,622	967,576	1,238,082	2,205,658
3,087,209	3,246,063	6,354,494	4,666,978	946,137	1,249,535	2,195,672
3,087,209	3,230,068	6,354,494	4,705,996	956,653	1,249,518	2,206,171
3,087,209	3,161,494	6,354,494	4,641,983	965,242	1,262,140	2,227,382
3,087,209	3,075,819	6,354,494	4,601,678	984,545	1,268,723	2,253,268
3,087,209	3,101,770	6,354,494	4,566,913	986,600	1,276,800	2,263,400
3,087,209	3,124,113	6,354,494	4,566,396	992,308	1,271,426	2,263,734
3,087,209	3,056,782	6,354,494	4,562,355	979,210	1,273,002	2,252,212
3,087,209	3,044,451	6,354,494	4,534,324	973,839	1,232,733	2,206,572
3,087,209	3,010,393	6,354,494	4,489,339	973,172	1,228,791	2,201,963
3,087,209	3,185,275	6,354,494	4,562,254	976,037	1,205,645	2,181,682
3,087,209	3,136,274	6,354,494	4,584,550	963,883	1,197,157	2,161,040
3,087,209	3,115,953	6,354,494	4,575,300	968,326	1,205,901	2,174,227
3,087,209	3,115,346	6,354,494	4,543,424	965,060	1,211,865	2,176,445
3,087,209	3,198,941	6,354,494	4,634,347	967,336	1,211,999	2,179,335
3,087,209	3,254,621	6,354,494	4,653,517	958,325	1,205,298	2,163,623
3,087,209	3,649,122	6,354,494	4,633,156	952,639	1,205,779	2,158,418
3,087,209	3,598,159	6,354,494	4,564,478	960,454	1,215,818	2,176,272
3,087,209	3,610,096	6,354,494	4,522,417	951,429	1,225,335	2,176,764
3,087,209	3,649,906	6,354,494	4,538,092	958,897	1,212,349	2,171,246
3,087,209	3,463,059	6,354,494	4,492,973	972,693	1,216,564	2,189,257
3,087,209	3,346,231	6,354,494	4,397,687	967,523	1,227,335	2,194,858
3,087,209	3,277,226	6,354,494	4,353,689	992,078	1,234,421	2,226,499
3,087,209	3,421,356	6,354,494	4,429,839	968,634	1,241,968	2,210,602
3,087,209	3,306,388	6,354,494	4,447,929	935,183	1,238,609	2,173,792
3,087,209	3,367,536	6,354,494	4,392,127	920,206	1,238,298	2,158,504
3,087,209	3,215,931	6,354,494	4,345,402	926,370	1,244,938	2,171,308
3,087,209	3,310,563	6,354,494	4,364,908	927,208	1,225,532	2,152,740
3,087,209	3,336,894	6,354,494	4,483,393	923,507	1,197,944	2,121,451
3,087,209	3,315,591	6,354,494	4,662,825	917,504	1,177,151	2,094,655
3,087,209	3,266,629	6,354,494	4,477,084	907,540	1,162,762	2,070,302
3,087,209	3,265,870	6,354,494	4,484,210	894,904	1,146,442	2,041,346
3,087,209	3,485,317	6,354,494	4,610,700	888,671	1,124,307	2,012,978
3,087,209	3,353,073	6,354,494	4,626,254	877,209	1,114,150	1,991,359
3,087,209	3,412,339	6,354,494	4,769,900	865,612	1,104,566	2,000,078
3,087,209	3,438,997	6,354,494	4,910,696	806,664	1,094,633	2,000,257

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1852:	£.	£.	£.	£.	£.	£.
October - 2	4,655,629	3,409,987	8,065,616	3,700,187	3,019,590	6,719,727
9	4,655,629	3,409,987	8,065,616	3,827,081	3,105,824	6,932,905
16	4,655,629	3,409,987	8,065,616	3,904,471	3,159,353	7,063,824
23	4,655,629	3,409,987	8,065,616	3,894,691	3,077,673	6,972,364
30	4,655,629	3,409,987	8,065,616	3,867,609	2,980,764	6,848,373
November - 6	4,655,629	3,409,987	8,065,616	3,850,756	2,998,999	6,844,755
13	4,655,629	3,409,987	8,065,616	3,813,627	3,006,909	6,820,536
20	4,655,629	3,409,987	8,065,616	3,756,727	2,983,962	6,740,689
27	4,655,629	3,409,987	8,065,616	3,698,617	2,937,948	6,636,565
December - 4	4,655,629	3,409,987	8,065,616	3,670,310	2,911,287	6,581,547
11	4,655,629	3,409,987	8,065,616	3,647,619	2,910,803	6,558,422
18	4,655,629	3,409,987	8,065,616	3,642,551	2,918,270	6,560,821
25	4,655,629	3,409,987	8,065,616	3,631,611	2,916,002	6,547,613
1853:						
January - 1	4,655,629	3,409,987	8,065,616	3,651,433	2,912,091	6,563,524
8	4,655,629	3,409,987	8,065,616	3,773,647	2,989,356	6,763,003
15	4,655,629	3,409,987	8,065,616	3,834,089	3,045,753	6,879,842
22	4,655,629	3,409,987	8,065,616	3,826,969	3,011,139	6,838,108
29	4,655,629	3,409,987	8,065,616	3,797,224	2,998,928	6,796,152
February - 5	4,655,629	3,325,857	7,981,486	3,744,796	2,976,722	6,721,518
12	4,655,629	3,325,857	7,981,486	3,711,547	2,961,956	6,673,503
19	4,655,629	3,325,857	7,981,486	3,669,957	2,946,939	6,616,896
26	4,655,629	3,325,857	7,981,486	3,649,565	2,961,645	6,611,210
March - 5	4,655,629	3,325,857	7,981,486	3,654,226	2,977,228	6,631,454
12	4,655,629	3,325,857	7,981,486	3,683,870	3,013,493	6,697,363
19	4,655,629	3,325,857	7,981,486	3,698,501	3,022,179	6,720,680
26	4,655,629	3,325,857	7,981,486	3,770,455	3,098,520	6,868,975
April - 2	4,655,629	3,325,857	7,981,486	3,856,364	3,153,832	7,010,196
9	4,655,629	3,325,857	7,981,486	3,919,219	3,167,999	7,087,218
16	4,655,629	3,325,857	7,981,486	3,904,087	3,106,970	7,011,057
23	4,655,629	3,325,857	7,981,486	3,924,566	3,130,370	7,054,936
30	4,636,556	3,325,857	7,962,413	3,922,378	3,155,871	7,078,249
May - 7	4,636,556	3,325,857	7,962,413	3,902,185	3,142,516	7,044,701
14	4,636,556	3,325,857	7,962,413	3,890,991	3,111,781	7,002,772
21	4,636,556	3,325,857	7,962,413	3,852,436	3,129,983	6,982,419
28	4,636,556	3,325,857	7,962,413	3,765,678	3,054,761	6,820,439
June - 4	4,636,556	3,325,857	7,962,413	3,720,012	2,997,487	6,717,499
11	4,636,556	3,325,857	7,962,413	3,694,974	2,982,365	6,677,339
18	4,636,556	3,325,857	7,962,413	3,685,102	3,008,893	6,693,995
25	4,636,556	3,325,857	7,962,413	3,695,683	3,020,100	6,715,783
July - 2	4,636,556	3,325,857	7,962,413	3,718,863	3,011,202	6,730,065
9	4,636,556	3,325,857	7,962,413	3,773,102	3,031,111	6,804,213
16	4,636,556	3,325,857	7,962,413	3,753,708	3,045,502	6,799,210
23	4,636,556	3,325,857	7,962,413	3,731,774	3,027,921	6,759,695
30	4,636,556	3,325,857	7,962,413	3,692,739	2,966,057	6,658,796
August - 6	4,636,556	3,325,857	7,962,413	3,671,529	2,936,142	6,607,671
13	4,616,619	3,325,857	7,942,476	3,658,054	2,965,460	6,623,514
20	4,616,619	3,325,857	7,942,476	3,628,707	2,978,700	6,607,407
27	4,616,619	3,325,857	7,942,476	3,650,252	2,989,994	6,640,246
September - 3	4,616,619	3,325,857	7,942,476	3,656,216	3,004,385	6,660,601
10	4,616,619	3,325,857	7,942,476	3,694,387	3,044,598	6,738,985
17	4,616,619	3,325,857	7,942,476	3,741,099	3,072,672	6,813,771
24	4,616,619	3,325,857	7,942,476	3,815,332	3,091,925	6,907,257
October - 1	4,616,619	3,325,857	7,942,476	3,901,313	3,093,334	6,994,647
8	4,616,619	3,325,857	7,942,476	4,008,444	3,161,651	7,170,095
15	4,616,619	3,325,857	7,942,476	4,092,091	3,207,628	7,299,719
22	4,616,619	3,325,857	7,942,476	4,101,216	3,167,038	7,268,254
29	4,616,619	3,325,857	7,942,476	4,075,730	3,115,420	7,191,150

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorised Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorised Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,567,364	6,354,494	5,199,980	911,856	1,096,864	2,008,720
3,087,209	3,593,743	6,354,494	5,377,071	908,134	1,126,304	2,034,438
3,087,209	3,563,662	6,354,494	5,550,642	969,618	1,189,854	2,109,472
3,087,209	3,675,616	6,354,494	5,609,588	1,025,201	1,282,786	2,307,987
3,087,209	3,649,758	6,354,494	5,648,600	1,084,891	1,328,963	2,413,854
3,087,209	3,791,225	6,354,494	5,657,487	1,089,182	1,355,863	2,444,545
3,087,209	3,973,466	6,354,494	5,622,405	1,116,542	1,364,023	2,480,565
3,087,209	3,976,981	6,354,494	5,598,142	1,138,279	1,367,128	2,505,407
3,087,209	3,873,869	6,354,494	5,614,585	1,180,910	1,449,293	2,630,203
3,945,138	3,945,138	6,354,494	5,713,894	1,196,642	1,475,197	2,671,839
3,087,209	3,766,042	6,354,494	5,687,550	1,212,273	1,479,648	2,691,921
3,087,209	3,666,344	6,354,494	5,674,370	1,212,358	1,482,856	2,695,214
3,087,209	3,678,760	6,354,494	5,665,957	1,232,608	1,474,909	2,707,517
3,087,209	3,772,648	6,354,494	5,684,627	1,181,005	1,494,481	2,675,486
3,087,209	3,634,591	6,354,494	5,715,912	1,202,787	1,507,096	2,709,883
3,087,209	3,664,361	6,354,494	5,709,136	1,204,714	1,490,891	2,695,605
3,087,209	3,479,254	6,354,494	5,698,940	1,223,296	1,503,488	2,726,784
3,087,209	3,536,475	6,354,494	5,664,231	1,218,694	1,511,067	2,729,761
3,087,209	3,602,303	6,354,494	5,749,347	1,177,260	1,509,692	2,686,952
3,087,209	3,544,406	6,354,494	5,687,783	1,180,973	1,515,857	2,696,830
3,087,209	3,436,765	6,354,494	5,604,405	1,181,532	1,528,860	2,710,392
3,087,209	3,417,051	6,354,494	5,637,109	1,184,453	1,542,778	2,727,231
3,087,209	3,454,012	6,354,494	5,548,303	1,160,479	1,541,881	2,702,360
3,087,209	3,460,282	6,354,494	5,501,454	1,186,216	1,538,451	2,674,667
3,087,209	3,444,254	6,354,494	5,495,317	1,148,920	1,532,540	2,681,460
3,087,209	3,422,060	6,354,494	5,540,547	1,148,228	1,485,127	2,633,355
3,087,209	3,460,878	6,354,494	5,523,861	1,147,336	1,477,743	2,625,079
3,087,209	3,516,188	6,354,494	5,515,456	1,131,726	1,464,964	2,596,690
3,087,209	3,571,381	6,354,494	5,482,680	1,166,227	1,459,748	2,625,975
3,087,209	3,521,619	6,354,494	5,457,786	1,156,125	1,455,613	2,611,738
3,087,209	3,533,475	6,354,494	5,504,807	1,160,234	1,445,851	2,606,085
3,087,209	3,670,989	6,354,494	5,569,980	1,147,784	1,442,838	2,590,622
3,087,209	3,973,254	6,354,494	5,501,618	1,142,413	1,444,457	2,586,870
3,087,209	4,034,380	6,354,494	5,419,329	1,188,792	1,408,652	2,597,444
3,087,209	4,096,229	6,354,494	5,354,592	1,227,924	1,412,023	2,639,947
3,087,209	4,095,042	6,354,494	5,401,260	1,284,329	1,428,658	2,712,987
3,087,209	3,879,264	6,354,494	5,289,503	1,317,525	1,432,786	2,750,311
3,087,209	3,789,767	6,354,494	5,188,124	1,311,680	1,442,618	2,754,298
3,087,209	3,710,631	6,354,494	5,123,110	1,325,409	1,449,052	2,774,461
3,087,209	3,776,474	6,354,494	5,172,465	1,291,190	1,453,779	2,744,969
3,087,209	3,769,699	6,354,494	5,210,816	1,236,864	1,459,721	2,696,585
3,087,209	3,820,203	6,354,494	5,159,995	1,176,936	1,486,458	2,663,394
3,087,209	3,644,811	6,354,494	5,103,513	1,219,391	1,463,413	2,682,804
3,087,209	3,729,120	6,354,494	5,114,236	1,179,497	1,471,097	2,650,594
3,087,209	3,791,062	6,354,494	5,251,127	1,174,867	1,454,383	2,629,250
3,087,209	3,747,421	6,354,494	5,207,216	1,162,296	1,448,143	2,610,438
3,087,209	3,677,602	6,354,494	5,182,904	1,175,049	1,440,569	2,615,618
3,087,209	3,657,929	6,354,494	5,209,213	1,178,575	1,448,547	2,627,122
3,087,209	3,832,633	6,354,494	5,322,221	1,180,338	1,454,072	2,634,410
3,087,209	3,788,505	6,354,494	5,352,274	1,169,490	1,446,344	2,615,834
3,087,209	3,794,909	6,354,494	5,453,619	1,187,947	1,493,203	2,681,150
3,087,209	3,641,141	6,354,494	5,510,244	1,188,143	1,526,493	2,714,636
3,087,209	3,948,378	6,354,494	5,727,819	1,186,931	1,586,343	2,775,274
3,087,209	4,016,839	6,354,494	6,034,011	1,187,555	1,599,620	2,787,175
3,087,209	3,963,762	6,354,494	6,274,099	1,288,760	1,746,843	3,035,603
3,087,209	3,974,806	6,354,494	6,362,400	1,301,521	1,891,981	3,193,502
3,087,209	3,995,357	6,354,494	6,397,706	1,374,956	1,927,333	3,302,289

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1853 :	£.	£.	£.	£.	£.	£.
November - 5	4,616,619	3,325,857	7,942,476	4,039,755	3,109,935	7,149,690
12	4,616,619	3,325,857	7,942,476	3,991,808	3,142,514	7,134,322
19	4,616,619	3,325,857	7,942,476	3,937,665	3,129,467	7,067,132
26	4,616,619	3,325,857	7,942,476	3,899,762	3,101,563	7,001,325
December - 3	4,616,619	3,325,857	7,942,476	3,870,732	3,081,739	6,952,471
10	4,616,619	3,325,857	7,942,476	3,840,451	3,065,714	6,906,165
17	4,616,619	3,325,857	7,942,476	3,817,181	3,043,302	6,860,483
24	4,616,619	3,325,857	7,942,476	3,806,707	3,033,600	6,840,307
31	4,616,619	3,325,857	7,942,476	3,823,492	3,036,256	6,859,748
1854 :						
January - 7	4,616,619	3,325,857	7,942,476	3,900,045	3,060,454	6,960,509
14	4,616,619	3,325,857	7,942,476	3,969,180	3,132,717	7,101,897
21	4,616,619	3,325,857	7,942,476	3,955,518	3,096,397	7,051,915
28	4,616,619	3,325,857	7,942,476	3,942,631	3,077,395	7,020,026
February - 4	4,616,619	3,325,857	7,942,476	3,919,585	3,058,583	6,978,168
11	4,616,619	3,325,857	7,942,476	3,880,057	3,053,432	6,933,489
18	4,616,619	3,325,857	7,942,476	3,841,839	3,044,426	6,886,265
25	4,616,619	3,325,857	7,942,476	3,817,915	3,055,062	6,872,977
March - 4	4,616,619	3,325,857	7,942,476	3,817,451	3,068,703	6,886,154
11	4,616,619	3,325,857	7,942,476	3,820,096	3,088,573	6,908,669
18	4,616,619	3,325,857	7,942,476	3,791,697	3,093,191	6,884,888
25	4,616,619	3,325,857	7,942,476	3,807,984	3,137,564	6,945,548
April - 1	4,616,619	3,325,857	7,942,476	3,874,575	3,180,754	7,055,329
8	4,616,619	3,325,857	7,942,476	3,953,638	3,169,847	7,123,485
15	4,616,619	3,325,857	7,942,476	3,970,934	3,124,448	7,095,382
22	4,616,619	3,325,857	7,942,476	3,978,128	3,151,025	7,129,153
29	4,616,619	3,325,857	7,942,476	3,969,211	3,147,218	7,116,429
May - 6	4,616,619	3,325,857	7,942,476	3,945,242	3,127,684	7,072,926
13	4,616,619	3,325,857	7,942,476	3,906,376	3,114,822	7,021,198
20	4,616,619	3,325,857	7,942,476	3,837,680	3,106,953	6,944,633
27	4,616,619	3,325,857	7,942,476	3,765,817	3,030,183	6,796,000
June - 3	4,616,619	3,325,857	7,942,476	3,734,083	2,993,741	6,727,824
10	4,609,882	3,325,857	7,935,739	3,700,031	2,962,019	6,662,050
17	4,609,882	3,325,857	7,935,739	3,637,498	2,952,047	6,589,545
24	4,609,882	3,325,857	7,935,739	3,615,354	2,934,274	6,549,628
July - 1	4,609,882	3,325,857	7,935,739	3,605,109	2,910,171	6,515,280
8	4,609,882	3,325,857	7,935,739	3,638,774	2,925,173	6,563,947
15	4,609,882	3,325,857	7,935,739	3,616,667	2,930,235	6,546,902
22	4,609,882	3,325,857	7,935,739	3,594,716	2,912,966	6,507,682
29	4,609,882	3,325,857	7,935,739	3,549,765	2,860,161	6,409,926
August - 5	4,609,882	3,325,857	7,935,739	3,520,782	2,829,652	6,350,434
12	4,609,882	3,325,857	7,935,739	3,499,238	2,847,759	6,346,997
19	4,609,882	3,325,857	7,935,739	3,475,138	2,846,855	6,321,993
26	4,609,882	3,325,857	7,935,739	3,481,482	2,852,170	6,333,652
September - 2	4,609,882	3,325,857	7,935,739	3,484,359	2,868,860	6,353,219
9	4,609,882	3,325,857	7,935,739	3,519,473	2,896,869	6,416,342
16	4,609,882	3,325,857	7,935,739	3,551,072	2,952,917	6,503,989
23	4,609,882	3,325,857	7,935,739	3,607,384	3,002,763	6,610,147
30	4,609,882	3,325,857	7,935,739	3,721,719	3,064,962	6,786,681
October - 7	4,609,882	3,325,857	7,935,739	3,874,823	3,142,073	7,016,896
14	4,609,882	3,325,857	7,935,739	4,003,955	3,153,997	7,157,952
21	4,609,882	3,325,857	7,935,739	4,005,657	3,132,060	7,137,717
28	4,609,882	3,325,857	7,935,739	3,985,783	3,125,842	7,111,625
November - 4	4,609,882	3,325,857	7,935,739	3,988,910	3,156,559	7,145,469
11	4,609,882	3,325,857	7,935,739	3,979,489	3,163,733	7,143,222
18	4,609,882	3,325,857	7,935,739	3,926,372	3,128,001	7,054,373
25	4,609,882	3,325,857	7,935,739	3,898,692	3,098,501	6,997,193
December - 2	4,609,882	3,325,857	7,935,739	3,855,394	3,095,978	6,951,372
9	4,609,882	3,325,857	7,935,739	3,850,702	3,077,401	6,928,103
16	4,609,882	3,325,857	7,935,739	3,828,590	3,057,878	6,886,468
23	4,609,882	3,325,857	7,935,739	3,880,950	3,059,677	6,940,627
30	4,609,882	3,325,857	7,935,739	3,664,941	3,055,862	6,720,803

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued.*

Authorized Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorized Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,200	4,094,645	6,354,494	6,411,229	1,411,508	1,938,616	3,350,119
3,087,200	4,358,388	6,354,494	6,407,471	1,444,631	1,951,212	3,395,843
3,087,200	4,387,275	6,354,494	6,356,880	1,536,065	1,970,954	3,507,019
3,087,200	4,355,706	6,354,494	6,341,312	1,582,960	1,984,118	3,567,078
3,087,200	4,347,354	6,354,494	6,470,360	1,579,013	1,988,520	3,567,533
3,087,200	4,109,458	6,354,494	6,452,153	1,574,339	1,963,715	3,538,054
3,087,200	4,023,902	6,354,494	6,457,802	1,500,216	1,966,329	3,526,545
3,087,200	3,970,398	6,354,494	6,432,602	1,523,143	1,954,320	3,477,463
3,087,200	4,162,994	6,354,494	6,382,743	1,475,202	1,982,014	3,457,217
3,087,200	3,970,568	6,354,494	6,455,578	1,458,939	1,991,473	3,450,412
3,087,200	3,934,923	6,354,494	6,620,691	1,450,203	1,952,553	3,402,761
3,087,200	3,924,047	6,354,494	6,719,914	1,436,423	1,953,309	3,445,322
3,087,200	3,902,017	6,354,494	6,731,103	1,462,552	1,963,374	3,450,926
3,087,200	4,182,540	6,354,494	6,830,865	1,462,343	2,108,209	3,570,552
3,087,200	3,950,146	6,354,494	6,839,624	1,439,996	2,133,053	3,573,049
3,087,200	3,861,758	6,354,494	6,747,287	1,457,475	2,162,474	3,619,949
3,087,200	3,816,801	6,354,494	6,730,341	1,451,216	2,167,323	3,619,154
3,087,200	4,023,900	6,354,494	6,759,043	1,480,629	2,167,893	3,648,522
3,087,200	3,755,216	6,354,494	6,696,284	1,455,069	2,142,513	3,597,575
3,087,200	3,781,552	6,354,494	6,657,456	1,471,210	2,144,623	3,615,833
3,087,200	3,735,110	6,354,494	6,595,507	1,458,128	2,132,265	3,590,493
3,087,200	3,833,697	6,354,494	6,639,000	1,469,667	2,065,527	3,535,194
3,087,200	3,897,952	6,354,494	6,667,268	1,426,057	2,052,403	3,478,460
3,087,200	3,869,654	6,354,494	6,663,378	1,439,098	2,042,173	3,481,271
3,087,200	3,830,637	6,354,494	6,589,863	1,432,514	2,063,502	3,496,016
3,087,200	3,888,661	6,354,494	6,621,927	1,447,629	2,042,785	3,490,414
3,087,200	3,992,852	6,354,494	6,621,104	1,466,159	2,012,305	3,478,464
3,087,200	4,158,289	6,354,494	6,509,195	1,498,487	2,003,535	3,502,022
3,087,200	4,403,875	6,354,494	6,318,420	1,598,673	2,004,333	3,603,011
3,087,200	4,361,741	6,354,494	6,212,011	1,616,262	1,954,038	3,570,300
3,087,200	4,358,338	6,354,494	6,158,671	1,655,207	1,879,905	3,535,112
3,087,200	4,151,969	6,354,494	6,082,061	1,667,649	1,872,744	3,540,393
3,087,200	4,090,496	6,354,494	5,884,486	1,642,815	1,819,498	3,462,313
3,087,200	3,975,183	6,354,494	5,778,456	1,595,615	1,834,379	3,430,494
3,087,200	4,042,465	6,354,494	5,774,662	1,589,641	1,796,785	3,386,426
3,087,200	3,974,117	6,354,494	5,767,853	1,537,516	1,806,356	3,343,872
3,087,200	4,128,349	6,354,494	5,685,259	1,512,188	1,823,399	3,335,587
3,087,200	3,874,921	6,354,494	5,591,377	1,533,821	1,836,992	3,370,813
3,087,200	3,888,816	6,354,494	5,579,869	1,515,980	1,847,715	3,363,695
3,087,200	3,958,241	6,354,494	5,599,772	1,495,294	1,833,338	3,328,632
3,087,200	3,924,157	6,354,494	5,550,580	1,481,550	1,826,286	3,307,786
3,087,200	3,901,685	6,354,494	5,541,485	1,502,537	1,819,702	3,322,239
3,087,200	3,790,243	6,354,494	5,573,997	1,495,133	1,813,324	3,308,457
3,087,200	3,853,700	6,354,494	5,643,590	1,501,941	1,800,910	3,302,851
3,087,200	3,921,741	6,354,494	5,628,185	1,445,565	1,794,284	3,239,849
3,087,200	3,941,426	6,354,494	5,631,786	1,492,699	1,795,265	3,287,964
3,087,200	3,998,334	6,354,494	5,646,709	1,439,432	1,814,876	3,304,308
3,087,200	4,021,335	6,354,494	5,787,600	1,425,602	1,825,016	3,250,618
3,087,200	4,178,340	6,354,494	6,123,884	1,461,145	1,861,931	3,323,076
3,087,200	4,194,338	6,354,494	6,289,922	1,480,935	1,896,589	3,377,524
3,087,200	4,182,287	6,354,494	6,468,960	1,568,525	1,897,572	3,466,097
3,087,200	4,173,619	6,354,494	6,489,563	1,610,678	1,966,482	3,577,160
3,087,200	4,315,153	6,354,494	6,631,154	1,765,346	1,970,624	3,735,970
3,087,200	4,513,662	6,354,494	6,682,136	1,842,661	1,975,771	3,818,432
3,087,200	4,462,735	6,354,494	6,670,619	1,806,952	2,000,003	3,806,955
3,087,200	4,516,100	6,354,494	6,649,344	1,804,083	2,009,060	3,813,143
3,087,200	4,516,388	6,354,494	6,759,637	1,811,137	2,031,315	3,842,452
3,087,200	4,347,087	6,354,494	6,760,510	1,804,187	2,049,702	3,853,889
3,087,200	4,278,630	6,354,494	6,892,774	1,816,837	2,082,516	3,899,353
3,087,200	4,122,294	6,354,494	6,677,882	1,799,209	2,051,503	3,850,712
3,087,200	4,291,113	6,354,494	6,604,365	1,733,722	2,080,166	3,813,958

A RETURN showing the authorised Issues of the Notes of the Private and

D A T E.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
1855 :	£.	£.	£.	£.	£.	£.
January - 6	4,609,882	3,325,857	7,935,739	3,944,265	3,098,912	7,043,117
13	4,609,882	3,325,857	7,935,739	3,997,483	3,152,675	7,150,158
20	4,609,882	3,325,857	7,935,739	3,960,598	3,106,933	7,067,531
27	4,609,882	3,325,857	7,935,739	3,897,963	3,048,535	6,946,498
February - 8	4,609,882	3,325,857	7,935,739	3,823,147	2,994,242	6,817,389
10	4,609,882	3,325,857	7,935,739	3,775,853	2,979,960	6,755,813
17	4,609,882	3,325,857	7,935,739	3,754,317	3,002,981	6,757,298
24	4,609,882	3,325,857	7,935,739	3,727,348	2,989,915	6,717,263
March - 8	4,609,882	3,325,857	7,935,739	3,733,792	3,000,238	6,734,030
10	4,609,882	3,325,857	7,935,739	3,759,888	3,041,518	6,801,406
17	4,609,882	3,325,857	7,935,739	3,757,439	3,056,356	6,813,795
24	4,609,882	3,325,857	7,935,739	3,802,535	3,119,073	6,921,608
31	4,609,882	3,325,857	7,935,739	3,878,766	3,158,404	7,037,170
April - 7	4,609,882	3,325,857	7,935,739	3,976,408	3,173,208	7,149,616
14	4,609,882	3,325,857	7,935,739	3,993,037	3,155,098	7,148,135
21	4,609,882	3,325,857	7,935,739	3,977,880	3,173,259	7,151,139
28	4,609,882	3,325,857	7,935,739	3,948,416	3,167,455	7,115,871
May - 5	4,609,882	3,325,857	7,935,739	3,932,228	3,143,969	7,076,197
12	4,609,882	3,325,857	7,935,739	3,895,861	3,123,163	7,019,024
19	4,609,882	3,325,857	7,935,739	3,894,484	3,139,879	7,034,313
26	4,609,882	3,325,857	7,935,739	3,850,155	3,092,917	6,943,072
June - 2	4,609,882	3,325,857	7,935,739	3,800,342	3,043,629	6,843,971
9	4,609,882	3,325,857	7,935,739	3,777,970	3,008,907	6,786,877
16	4,609,882	3,325,857	7,935,739	3,753,596	2,989,405	6,743,001
23	4,609,882	3,325,857	7,935,739	3,760,446	3,001,077	6,761,523
30	4,609,882	3,325,857	7,935,739	3,774,481	3,014,053	6,788,534
July - 7	4,609,882	3,325,857	7,935,739	3,818,468	3,037,461	6,855,929
14	4,609,882	3,325,857	7,935,739	3,814,463	3,052,588	6,867,051
21	4,609,882	3,325,857	7,935,739	3,768,564	3,004,247	6,772,811
28	4,609,882	3,325,857	7,935,739	3,705,297	2,916,791	6,622,088
August - 4	4,609,882	3,325,857	7,935,739	3,650,818	2,873,371	6,524,189
11	4,609,882	3,325,857	7,935,739	3,619,683	2,871,980	6,491,663
18	4,609,882	3,325,857	7,935,739	3,595,509	2,889,853	6,485,362
25	4,609,882	3,325,857	7,935,739	3,607,003	2,914,708	6,521,711
September 1	4,609,882	3,325,857	7,935,739	3,601,430	2,927,357	6,528,787
8	4,609,882	3,325,857	7,935,739	3,619,991	2,936,065	6,556,056
15	4,609,882	3,325,857	7,935,739	3,658,110	3,003,928	6,662,038
22	4,609,882	3,325,857	7,935,739	3,731,674	3,062,988	6,794,662
29	4,609,882	3,325,857	7,935,739	3,840,639	3,085,199	6,925,838
October - 6	4,609,882	3,325,857	7,935,739	4,018,325	3,157,579	7,175,904
13	4,609,882	3,316,143	7,926,025	4,119,260	3,209,021	7,328,281
20	4,609,882	3,316,143	7,926,025	4,114,427	3,175,321	7,289,748
27	4,609,882	3,316,143	7,926,025	4,043,630	3,096,231	7,139,861
November - 3	4,609,882	3,316,143	7,926,025	4,038,684	3,107,303	7,145,937
10	4,609,882	3,316,143	7,926,025	4,008,900	3,132,543	7,141,443
17	4,609,882	3,316,143	7,926,025	3,958,091	3,128,548	7,086,639
24	4,609,882	3,316,143	7,926,025	3,921,016	3,113,624	7,034,640
December - 1	4,602,881	3,316,143	7,919,024	3,876,412	3,096,088	6,972,500
8	4,602,881	3,316,143	7,919,024	3,844,192	3,066,913	6,911,105
15	4,602,881	3,316,143	7,919,024	3,830,617	3,035,062	6,866,079
22	4,602,881	3,316,143	7,919,024	3,819,822	3,034,196	6,854,018
29	4,602,881	3,316,143	7,919,024	3,840,641	3,044,734	6,885,375
1856 :						
January - 5	4,580,095	3,316,143	7,896,238	3,898,289	3,055,894	6,954,183
12	4,580,095	3,316,143	7,896,238	3,974,911	3,128,674	7,103,585
19	4,580,095	3,316,143	7,896,238	3,943,105	3,094,192	7,037,297
26	4,580,095	3,316,143	7,896,238	3,892,144	3,034,262	6,926,406
February - 2	4,580,095	3,316,143	7,896,238	3,828,065	2,979,973	6,808,038
9	4,580,095	3,316,143	7,896,238	3,760,136	2,953,349	6,713,485
16	4,580,095	3,316,143	7,896,238	3,713,673	2,954,834	6,668,507
23	4,580,095	3,316,143	7,896,238	3,680,021	2,961,281	6,641,302
March - 1	4,580,095	3,316,143	7,896,238	3,675,178	2,967,219	6,642,392
8	4,580,095	3,316,143	7,896,238	3,707,913	3,009,016	6,716,929
15	4,580,095	3,316,143	7,896,238	3,705,087	3,037,165	6,742,252
22	4,580,095	3,316,143	7,896,238	3,744,748	3,094,467	6,839,215
29	4,580,095	3,303,857	7,883,452	3,827,443	3,149,664	6,977,107

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorized Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorized Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	4,133,179	6,354,494	6,786,548	1,714,153	2,080,938	3,795,091
3,087,209	4,099,358	6,354,494	6,781,805	1,711,749	2,118,490	3,830,239
3,087,209	3,954,466	6,354,494	6,758,274	1,736,737	2,130,331	3,867,068
3,087,209	3,919,070	6,354,494	6,750,287	1,713,700	2,137,146	3,850,846
3,087,209	4,088,865	6,354,494	6,825,241	1,702,835	2,093,751	3,796,586
3,087,209	3,889,131	6,354,494	6,800,539	1,685,320	2,086,262	3,771,582
3,087,209	3,834,434	6,354,494	6,766,698	1,664,542	2,070,873	3,735,415
3,087,209	3,722,302	6,354,494	6,718,424	1,646,334	2,079,467	3,725,801
3,087,209	4,076,477	6,354,494	6,734,530	1,661,627	2,078,818	3,740,445
3,087,209	3,725,457	6,354,494	6,641,773	1,652,808	2,064,754	3,717,562
3,087,209	3,722,116	6,354,494	6,535,562	1,627,626	2,044,130	3,671,756
3,087,209	3,655,794	6,354,494	6,452,746	1,600,357	2,050,486	3,650,843
3,087,209	3,666,582	6,354,494	6,398,343	1,611,605	1,995,704	3,607,309
3,087,209	3,864,536	6,354,494	6,548,777	1,600,325	1,975,953	3,576,278
3,087,209	3,784,866	6,354,494	6,449,976	1,616,471	1,980,837	3,597,308
3,087,209	3,788,725	6,354,494	6,382,300	1,609,778	1,986,681	3,596,459
3,087,209	3,768,027	6,354,494	6,341,530	1,624,420	1,980,797	3,605,217
3,087,209	3,961,396	6,354,494	6,373,436	1,650,410	1,913,318	3,563,728
3,087,209	4,086,672	6,354,494	6,271,748	1,657,002	1,916,610	3,573,612
3,087,209	4,323,941	6,354,494	6,137,185	1,748,060	1,906,885	3,654,945
3,087,209	4,498,722	6,354,494	6,039,680	1,737,938	1,909,101	3,647,039
3,087,209	4,406,123	6,354,494	5,984,213	1,784,293	1,880,102	3,664,395
3,087,209	4,282,012	6,354,494	5,926,873	1,845,502	1,886,648	3,732,150
3,087,209	4,236,284	6,354,494	5,798,188	1,841,217	1,881,301	3,722,518
3,087,209	4,065,378	6,354,494	5,732,739	1,836,562	1,894,229	3,730,791
3,087,209	4,100,607	6,354,494	5,692,774	1,811,780	1,851,530	3,663,310
3,087,209	4,061,385	6,354,494	5,786,721	1,796,743	1,848,936	3,645,679
3,087,209	4,144,934	6,354,494	5,709,318	1,762,689	1,839,329	3,602,018
3,087,209	3,941,937	6,354,494	5,638,049	1,764,152	1,854,554	3,618,706
3,087,209	3,907,586	6,354,494	5,598,232	1,709,576	1,863,277	3,572,853
3,087,209	4,200,421	6,354,494	5,710,095	1,690,222	1,850,578	3,540,800
3,087,209	3,998,262	6,354,494	5,623,336	1,679,454	1,844,672	3,524,126
3,087,209	3,995,990	6,354,494	5,583,221	1,694,682	1,834,108	3,528,790
3,087,209	3,904,604	6,354,494	5,547,037	1,634,640	1,820,503	3,455,143
3,087,209	3,956,497	6,354,494	5,624,658	1,645,339	1,807,966	3,453,305
3,087,209	4,040,144	6,354,494	5,682,003	1,617,743	1,788,356	3,406,099
3,087,209	4,058,248	6,354,494	5,784,067	1,631,007	1,805,403	3,436,410
3,087,209	4,107,249	6,354,494	5,950,991	1,626,165	1,826,646	3,452,811
3,087,209	4,170,804	6,354,494	6,182,995	1,653,405	1,874,548	3,527,953
3,087,209	4,308,529	6,354,494	6,542,922	1,641,268	1,987,531	3,628,799
3,087,209	4,321,434	6,354,494	6,793,885	1,663,586	2,066,881	3,730,467
3,087,209	4,304,643	6,354,494	6,900,808	1,807,093	2,113,279	3,920,372
3,087,209	4,274,751	6,354,494	6,916,854	1,889,921	2,149,737	4,039,658
3,087,209	4,403,492	6,354,494	7,004,280	1,914,303	2,228,534	4,142,837
3,087,209	4,501,201	6,354,494	6,971,119	1,958,171	2,247,233	4,205,404
3,087,209	4,584,000	6,354,494	6,947,539	1,964,613	2,283,540	4,248,153
3,087,209	4,703,320	6,354,494	6,984,574	1,967,048	2,299,413	4,266,461
3,087,209	4,619,844	6,354,494	7,057,714	1,971,580	2,302,668	4,274,248
3,087,209	4,472,258	6,354,494	7,061,838	1,996,450	2,282,386	4,278,836
3,087,209	4,275,091	6,354,494	7,062,051	1,919,287	2,288,941	4,208,228
3,087,209	4,285,877	6,354,494	6,991,521	1,889,070	2,309,617	4,198,687
3,087,209	4,213,212	6,354,494	6,869,081	1,858,511	2,343,680	4,202,191
3,087,209	4,273,693	6,354,494	7,021,346	1,831,120	2,283,937	4,115,057
3,087,209	4,094,559	6,354,494	7,013,670	1,844,228	2,305,190	4,149,418
3,087,209	3,989,713	6,354,494	6,976,669	1,829,703	2,299,482	4,129,185
3,087,209	3,949,262	6,354,494	6,867,226	1,707,824	2,316,796	4,114,620
3,087,209	4,039,965	6,354,494	6,919,189	1,789,570	2,273,694	4,063,264
3,087,209	3,968,231	6,354,494	6,871,865	1,739,723	2,276,778	4,016,501
3,087,209	3,880,601	6,354,494	6,752,287	1,718,468	2,284,499	4,002,967
3,087,209	3,774,612	6,354,494	6,654,989	1,654,118	2,328,276	3,982,394
3,087,209	3,807,944	6,354,494	6,625,878	1,675,050	2,180,695	3,854,745
3,087,209	3,903,519	6,354,494	6,508,001	1,651,616	2,164,924	3,816,540
3,087,209	3,793,200	6,354,494	6,517,191	1,671,611	2,170,483	3,842,094
3,087,209	3,735,907	6,354,494	6,507,279	1,664,310	2,154,454	3,818,764
3,087,209	3,735,723	6,354,494	6,418,256	1,689,238	2,152,950	3,842,188

A RETURN showing the authorised Issues of the Notes of the Private and

DATE.	Authorised Issues of English Country Banks.			Actual Issues of English Country Banks.		
	Private.	Joint Stock.	TOTAL.	Private.	Joint Stock.	TOTAL.
	£.	£.	£.	£.	£.	£.
1856:						
April - 5	4,580,095	3,303,357	7,883,452	3,901,766	3,144,551	7,046,317
12	4,580,095	3,303,357	7,883,452	3,948,438	3,143,670	7,092,108
19	4,580,095	3,303,357	7,883,452	3,944,903	3,173,181	7,118,084
26	4,580,095	3,303,357	7,883,452	3,932,041	3,169,983	7,102,024
May - 3	4,580,095	3,303,357	7,883,452	3,986,604	3,136,658	7,073,262
10	4,580,095	3,303,357	7,883,452	3,910,584	3,112,621	7,023,205
17	4,580,095	3,303,357	7,883,452	3,901,299	3,131,429	7,032,728
24	4,580,095	3,303,357	7,883,452	3,840,971	3,101,428	6,942,399
31	4,580,095	3,303,357	7,883,452	3,778,427	3,036,212	6,813,639
June - 7	4,580,095	3,303,357	7,883,452	3,742,973	2,997,600	6,740,573
14	4,580,095	3,303,357	7,883,452	3,726,858	3,006,849	6,732,702
21	4,580,095	3,303,357	7,883,452	3,718,519	3,027,607	6,746,126
28	4,580,095	3,303,357	7,883,452	3,741,440	3,055,433	6,796,873
July - 5	4,580,095	3,303,357	7,883,452	3,776,540	3,051,498	6,828,038
12	4,580,095	3,303,357	7,883,452	3,815,848	3,082,680	6,898,528
19	4,580,095	3,303,357	7,883,452	3,777,078	3,026,931	6,804,009
26	4,556,460	3,303,357	7,859,817	3,704,709	2,950,544	6,655,253
August - 2	4,556,460	3,303,357	7,859,817	3,642,795	2,901,820	6,544,615
9	4,556,460	3,303,357	7,859,817	3,602,273	2,893,327	6,495,600
16	4,523,528	3,303,357	7,826,885	3,561,030	2,903,014	6,464,044
23	4,523,528	3,303,357	7,826,885	3,544,825	2,937,007	6,481,832
30	4,523,528	3,303,357	7,826,885	3,538,999	2,941,761	6,480,760
September - 6	4,523,528	3,303,357	7,826,885	3,571,057	2,964,682	6,535,739
13	4,523,528	3,303,357	7,826,885	3,625,107	3,026,636	6,651,743
20	4,523,528	3,303,357	7,826,885	3,692,391	3,097,241	6,789,632
27	4,523,528	3,303,357	7,826,885	3,790,326	3,104,374	6,895,200
October - 4	4,523,528	3,303,357	7,826,885	3,919,946	3,172,201	7,092,147
11	4,523,528	3,303,357	7,826,885	3,977,992	3,197,161	7,175,153
18	4,518,956	3,303,357	7,822,313	3,956,928	3,166,339	7,123,267
25	4,518,956	3,303,357	7,822,313	3,905,093	3,084,726	6,989,819
November - 1	4,518,956	3,303,357	7,822,313	3,893,669	3,095,835	6,989,504
8	4,518,956	3,303,357	7,822,313	3,875,020	3,124,897	6,999,917
15	4,518,956	3,303,357	7,822,313	3,849,014	3,124,756	6,973,770
22	4,518,956	3,303,357	7,822,313	3,807,186	3,110,491	6,917,677
29	4,518,956	3,303,357	7,822,313	3,758,639	3,088,004	6,846,643
December - 6	4,518,956	3,303,357	7,822,313	3,725,302	3,067,250	6,792,552
13	4,504,647	3,303,357	7,808,004	3,678,090	3,028,912	6,707,002
20	4,504,647	3,303,357	7,808,004	3,636,873	3,005,225	6,642,098
27	4,504,647	3,303,357	7,808,004	3,631,828	2,991,643	6,623,471
1857:						
January - 3	4,504,647	3,303,357	7,808,004	3,670,072	2,993,454	6,663,526
10	4,504,647	3,303,357	7,808,004	3,784,804	3,092,681	6,877,485
17	4,504,647	3,303,357	7,808,004	3,823,764	3,126,741	6,950,505
24	4,504,647	3,303,357	7,808,004	3,777,808	3,099,314	6,877,122
31	4,504,647	3,303,357	7,808,004	3,698,229	3,042,816	6,741,045
February - 7	4,504,647	3,303,357	7,808,004	3,656,633	3,001,100	6,657,733
14	4,504,647	3,303,357	7,808,004	3,639,508	3,003,734	6,643,242
21	4,504,647	3,303,357	7,808,004	3,618,985	3,023,903	6,642,888
28	4,504,647	3,303,357	7,808,004	3,609,717	3,033,454	6,643,171
March - 7	4,504,647	3,303,357	7,808,004	3,652,033	3,052,571	6,704,604
14	4,504,647	3,303,357	7,808,004	3,661,659	3,062,310	6,723,969
21	4,504,647	3,303,357	7,808,004	3,662,922	3,114,847	6,777,769
28	4,504,647	3,303,357	7,808,004	3,784,318	3,173,499	6,957,817
April - 4	4,504,647	3,303,357	7,808,004	3,798,820	3,173,032	6,971,852
11	4,504,647	3,303,357	7,808,004	3,853,955	3,176,205	7,030,160
18	4,504,647	3,303,357	7,808,004	3,869,376	3,207,517	7,076,893
25	4,504,647	3,303,357	7,808,004	3,843,551	3,202,118	7,045,669
May - 2	4,504,647	3,303,357	7,808,004	3,815,669	3,163,027	6,978,696
9	4,504,647	3,303,357	7,808,004	3,808,088	3,117,857	6,925,945

Joint Stock Banks in *England and Wales*, and the Actual Amount Issued, &c.—*continued*.

Authorised Issues of Scotch Banks.	Actual Issues of Scotch Banks.	Authorised Issues of Irish Banks.	Actual Issues of Irish Banks.	Coin held by Scotch Banks.	Coin held by Irish Banks.	Total Coin held by Scotch and Irish Banks.
£.	£.	£.	£.	£.	£.	£.
3,087,209	3,851,846	6,354,494	6,521,305	1,676,155	2,094,659	3,770,814
3,087,209	3,760,074	6,354,494	6,452,136	1,692,015	2,089,519	3,781,534
3,087,209	3,811,684	6,354,494	6,504,314	1,676,809	2,072,634	3,749,443
3,087,209	3,773,747	6,354,494	6,443,208	1,706,311	2,050,754	3,757,065
3,087,209	4,106,089	6,354,494	6,548,881	1,722,123	2,070,031	3,792,154
3,087,209	4,064,490	6,354,494	6,551,261	1,740,646	2,088,021	3,828,667
3,087,209	4,413,563	6,354,494	6,453,001	1,885,337	2,094,158	3,979,490
3,087,209	4,500,266	6,354,494	6,358,584	1,890,293	2,114,860	4,005,153
3,087,209	4,574,235	6,354,494	6,308,850	1,879,332	2,141,349	4,021,181
3,087,209	4,402,968	6,354,494	6,387,086	1,898,651	2,123,539	4,022,190
3,087,209	4,278,703	6,354,494	6,212,959	1,911,448	2,147,235	4,058,683
3,087,209	4,146,550	6,354,494	6,158,934	1,894,214	2,174,018	4,068,232
3,087,209	4,023,719	6,354,494	6,089,062	1,881,211	2,157,701	4,038,912
3,087,209	4,083,484	6,354,494	6,255,666	1,790,923	2,129,662	3,920,584
3,087,209	3,905,807	6,354,494	6,197,301	1,751,512	2,156,671	3,908,183
3,087,209	4,138,428	6,354,494	6,118,065	1,693,147	2,155,202	3,848,349
3,087,209	3,890,599	6,354,494	6,087,410	1,672,776	2,136,510	3,809,286
3,087,209	3,997,104	6,354,494	6,124,055	1,681,809	2,128,146	3,809,955
3,087,209	3,976,977	6,354,494	6,058,301	1,661,477	2,139,673	3,801,150
3,087,209	4,016,398	6,354,494	6,010,501	1,660,227	2,143,391	3,803,613
3,087,209	3,856,198	6,354,494	6,010,791	1,664,855	2,149,006	3,813,861
3,087,209	3,916,247	6,354,494	6,067,224	1,679,641	2,150,968	3,830,609
3,087,209	4,045,882	6,354,494	6,210,104	1,660,892	2,142,382	3,803,274
3,087,209	3,998,105	6,354,494	6,299,872	1,620,848	2,047,709	3,668,557
3,087,209	3,959,294	6,354,494	6,453,996	1,622,167	2,069,723	3,691,890
3,087,209	4,007,408	6,354,494	6,582,879	1,635,830	2,084,875	3,720,705
3,087,209	4,325,509	6,354,494	6,976,255	1,650,205	2,219,893	3,870,098
3,087,209	4,169,515	6,354,494	7,194,748	1,657,811	2,309,594	3,967,405
3,087,209	4,190,558	6,354,494	7,371,349	1,699,676	2,376,132	4,075,808
3,087,209	4,190,751	6,354,494	7,425,483	1,734,569	2,512,666	4,247,235
3,087,209	4,292,960	6,354,494	7,469,902	1,804,686	2,535,813	4,340,499
3,087,209	4,309,818	6,354,494	7,439,510	1,812,826	2,562,244	4,375,070
3,087,209	4,528,954	6,354,494	7,427,654	1,805,009	2,558,877	4,363,886
3,087,209	4,647,097	6,354,494	7,365,899	1,834,929	2,595,532	4,430,461
3,087,209	4,580,099	6,354,494	7,332,613	1,823,238	2,621,683	4,444,921
3,087,209	4,485,538	6,354,494	7,357,172	1,839,373	2,604,912	4,434,285
3,087,209	4,296,156	6,354,494	7,338,430	1,829,348	2,582,916	4,412,264
3,087,209	4,085,757	6,354,494	7,201,007	1,834,816	2,681,251	4,516,067
3,087,209	4,080,667	6,354,494	7,033,744	1,848,655	2,739,889	4,588,544
3,087,209	4,347,473	6,354,494	7,143,826	1,851,827	2,778,174	4,630,001
3,087,209	4,082,162	6,354,494	7,217,306	1,764,368	2,792,116	4,556,484
3,087,209	3,990,427	6,354,494	7,279,957	1,794,184	2,821,011	4,615,195
3,087,209	3,923,913	6,354,494	7,244,761	1,806,975	2,802,248	4,609,223
3,087,209	4,016,695	6,354,494	7,244,079	1,726,227	2,719,327	4,445,554
3,087,209	3,974,172	6,354,494	7,280,006	1,684,276	2,649,970	4,334,248
3,087,209	3,916,484	6,354,494	7,246,776	1,872,153	2,674,250	4,346,403
3,087,209	3,816,470	6,354,494	7,185,477	1,669,849	2,638,706	4,308,555
3,087,209	3,833,749	6,354,494	7,170,154	1,675,691	2,634,238	4,309,929
3,087,209	3,913,745	6,354,494	7,168,017	1,642,818	2,565,449	4,208,267
3,087,209	3,749,970	6,354,494	7,149,194	1,628,685	2,518,409	4,147,094
3,087,209	3,706,335	6,354,494	7,098,955	1,647,974	2,491,670	4,139,644
3,087,209	3,649,920	6,354,494	7,068,098	1,598,305	2,493,137	4,091,442
3,087,209	4,100,282	6,354,494	7,215,301	1,548,571	2,487,907	4,036,478
3,087,209	3,873,829	6,354,494	7,214,765	1,544,079	2,501,418	4,045,497
3,087,209	3,867,529	6,354,494	7,186,743	1,554,949	2,531,841	4,086,790
3,087,209	3,799,864	6,354,494	7,119,557	1,568,406	2,533,092	4,101,498
3,087,209	3,983,064	6,354,494	7,199,647	1,614,958	2,472,227	4,087,185
3,087,209	4,080,000	6,354,494	7,164,794	1,616,540	2,451,410	4,067,950

Inland Revenue Office,
May 1857.

Appendix, No. 18.

AN ACCOUNT of the AGGREGATE WEEKLY CIRCULATION of the NOTES of BANKS of ISSUE in *Scotland and Ireland*, distinguishing those of 5*l.* and upwards and those under 5*l.*, and showing the TOTAL AMOUNT in *Scotland and Ireland* respectively, with the AMOUNT of BULLION held, from the 13th December 1845 to the 9th May 1857.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1845:	£.	£.	£.	£.	£.	£.	£.	£.
Dec. 13	966,175	2,503,036	3,469,211	1,168,400	3,057,291	4,497,185	7,554,576	2,475,532
20	917,932	2,407,187	3,325,119	1,187,521	3,074,650	4,419,948	7,484,598	2,478,232
27	881,697	2,377,808	3,259,500	1,186,122	3,010,728	4,291,923	7,302,655	2,497,525
1846:								
Jan. - 3	882,952	2,408,874	3,291,826	1,179,603	3,019,298	4,256,609	7,275,647	2,504,034
10	886,887	2,372,928	3,259,815	1,168,730	3,060,321	4,317,708	7,378,029	2,517,383
17	871,812	2,313,274	3,185,086	1,179,644	3,053,957	4,373,461	7,427,418	2,530,314
24	847,987	2,288,372	3,131,309	1,190,430	3,058,370	4,365,916	7,419,411	2,534,611
31	872,208	2,280,517	3,152,725	1,177,916	3,041,026	4,377,250	7,418,276	2,541,830
Feb. - 7	869,113	2,283,350	3,152,463	1,143,814	3,064,602	4,404,869	7,469,471	2,564,150
14	870,778	2,227,152	3,097,930	1,149,829	3,044,582	4,410,042	7,454,624	2,566,488
21	823,083	2,217,882	3,040,965	1,136,271	3,062,185	4,406,506	7,468,691	2,568,061
28	830,308	2,213,532	3,043,840	1,144,019	3,094,759	4,391,375	7,486,134	2,570,513
March 7	834,468	2,218,772	3,053,240	1,145,235	3,078,070	4,377,525	7,455,595	2,570,354
14	821,402	2,194,155	3,015,557	1,127,386	3,083,920	4,373,668	7,457,588	2,581,347
21	824,423	2,178,740	3,003,163	1,127,479	3,055,087	4,367,907	7,422,994	2,569,958
28	834,838	2,168,321	3,003,159	1,128,568	3,069,285	4,374,390	7,443,675	2,550,985
April - 4	853,268	2,202,330	3,055,598	1,123,405	3,121,779	4,431,565	7,553,344	2,537,820
11	943,103	2,215,365	3,158,468	1,125,240	3,179,932	4,414,929	7,594,861	2,521,343
18	868,713	2,213,513	3,082,226	1,130,355	3,195,605	4,326,859	7,522,464	2,532,672
25	892,513	2,196,487	3,089,000	1,130,283	3,183,855	4,290,778	7,474,633	2,514,630
May - 2	921,869	2,255,152	3,177,021	1,131,772	3,246,595	4,263,527	7,510,122	2,624,089
9	973,128	2,288,188	3,261,316	1,133,809	3,249,435	4,239,937	7,489,372	2,492,980
16	1,127,678	2,444,241	3,571,919	1,134,609	3,223,250	4,181,686	7,404,936	2,491,584
23	1,098,873	2,496,418	3,595,291	1,144,158	3,174,605	4,109,291	7,283,896	2,487,142
30	1,120,868	2,531,532	3,652,400	1,139,095	3,143,465	4,010,537	7,154,002	2,496,160
June - 6	1,061,618	2,475,090	3,536,708	1,150,872	3,089,295	3,945,873	7,035,168	2,429,711
13	1,043,993	2,412,205	3,456,198	1,152,761	3,067,550	3,855,223	6,922,773	2,369,096
20	1,015,148	2,374,190	3,389,338	1,168,528	2,987,905	3,788,265	6,776,170	2,365,053
27	987,783	2,339,746	3,327,529	1,163,937	2,992,339	3,735,022	6,727,261	2,303,053
July - 4	1,057,203	2,381,213	3,438,416	1,163,688	3,021,245	3,728,796	6,750,041	2,264,639
11	1,010,443	2,368,650	3,379,093	1,161,661	3,019,845	3,672,969	6,692,814	2,242,809
18	1,046,873	2,368,356	3,415,229	1,100,331	2,982,335	3,593,529	6,575,864	2,256,655
25	969,533	2,332,344	3,301,877	1,113,769	2,944,383	3,587,767	6,482,150	2,267,181
August 1	1,004,123	2,372,936	3,377,059	1,117,912	2,968,265	3,540,324	6,508,589	2,268,162
8	1,031,708	2,360,737	3,392,445	1,109,313	2,976,275	3,504,007	6,480,282	2,262,923
15	1,048,813	2,367,454	3,416,267	1,086,468	2,949,770	3,501,285	6,451,055	2,256,927
22	998,943	2,363,810	3,362,753	1,082,117	2,938,720	3,489,515	6,428,235	2,263,349
29	1,035,848	2,376,029	3,411,877	1,081,948	3,023,005	3,517,722	6,540,727	2,244,685
Sept. - 5	1,042,324	2,456,581	3,498,905	1,077,107	3,058,260	3,590,948	6,549,208	2,204,631
12	1,043,613	2,470,032	3,513,645	1,082,557	3,032,240	3,702,298	6,734,538	2,201,073
19	1,111,232	2,480,548	3,591,780	1,095,609	3,059,545	3,840,056	6,899,601	2,198,663
26	1,128,847	2,464,786	3,593,633	1,116,324	3,130,610	3,987,531	7,118,141	2,194,838
Oct. - 3	1,249,223	2,510,543	3,759,766	1,114,173	3,237,640	4,153,474	7,391,114	2,249,173
10	1,187,893	2,527,581	3,715,474	1,127,447	3,308,130	4,289,240	7,597,376	2,318,407
17	1,235,313	2,544,093	3,779,406	1,146,803	3,343,220	4,401,844	7,745,064	2,428,074
24	1,248,038	2,547,363	3,795,401	1,218,805	3,325,795	4,476,212	7,802,007	2,472,879
31	1,139,163	2,545,355	3,684,518	1,214,449	3,324,010	4,552,019	7,876,029	2,515,533
Nov. - 7	1,187,613	2,614,093	3,801,706	1,307,462	3,347,820	4,576,397	7,924,217	2,523,670
14	1,294,347	2,752,179	4,046,526	1,320,942	3,323,725	4,590,475	7,914,200	2,549,541
21	1,244,872	2,789,258	4,034,130	1,361,739	3,298,905	4,599,932	7,898,927	2,556,936
28	1,221,358	2,779,014	4,000,372	1,376,566	3,259,070	4,549,875	7,803,945	2,573,698

Account of the Aggregate Weekly Circulation of the Notes of Banks of Issue in Scotland and Ireland—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5. and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1846:	£.	£.	£.	£.	£.	£.	£.	£.
Dec. - 5	1,179,738	2,726,685	3,906,416	1,399,323	3,211,520	4,524,543	7,736,063	2,598,116
12	1,191,063	2,670,101	3,861,294	1,394,669	3,172,525	4,453,414	7,625,939	2,613,087
19	1,183,595	2,574,022	3,707,617	1,412,690	3,150,866	4,402,876	7,553,241	2,632,806
26	1,190,063	2,551,773	3,741,836	1,381,744	3,112,137	4,310,827	7,422,964	2,602,946
1847:								
Jan. - 2	1,240,498	2,597,383	3,837,881	1,348,471	3,168,945	4,290,571	7,459,516	2,583,216
9	1,191,063	2,517,619	3,708,682	1,366,957	3,187,355	4,232,486	7,419,841	2,470,888
16	1,178,618	2,473,250	3,651,848	1,339,197	3,162,390	4,134,179	7,296,569	2,366,469
23	1,100,513	2,409,693	3,510,206	1,348,368	3,116,740	4,029,835	7,146,575	2,371,016
30	1,104,762	2,427,431	3,532,193	1,330,754	3,180,325	3,994,401	7,174,726	2,324,638
Feb. - 6	1,163,875	2,421,157	3,585,032	1,319,997	3,182,970	3,988,406	7,166,466	2,203,566
13	1,152,067	2,381,279	3,533,346	1,320,775	3,151,305	3,923,115	7,074,420	2,161,366
20	1,109,128	2,334,973	3,444,096	1,335,999	3,139,475	3,842,712	6,982,187	2,179,861
27	1,104,907	2,345,844	3,450,751	1,325,708	3,159,690	3,737,460	6,897,150	2,171,956
March - 6	1,093,803	2,340,073	3,433,873	1,327,364	3,158,160	3,687,329	6,845,489	2,143,870
13	1,065,373	2,295,983	3,357,356	1,328,250	3,117,250	3,576,958	6,804,208	2,126,403
20	1,051,278	2,270,973	3,322,251	1,327,967	3,112,898	3,545,223	6,658,121	2,108,480
27	1,047,108	2,280,828	3,327,936	1,309,652	3,105,768	3,505,374	6,611,142	2,077,658
April - 3	1,163,053	2,305,992	3,469,045	1,306,613	3,184,078	3,517,272	6,701,350	2,022,547
10	1,071,388	2,306,426	3,377,814	1,280,747	3,201,205	3,415,753	6,616,958	1,996,836
17	1,093,355	2,275,510	3,368,865	1,289,446	3,145,413	3,304,474	6,449,887	2,001,128
24	1,080,943	2,285,448	3,366,391	1,285,734	3,123,170	3,193,686	6,316,757	1,959,680
May - 1	995,803	2,299,564	3,295,367	1,285,959	3,175,185	3,099,087	6,274,273	1,747,535
8	1,019,428	2,331,021	3,350,444	1,310,226	3,148,675	2,959,537	6,108,212	1,675,122
15	1,225,388	2,482,049	3,707,437	1,307,021	3,062,205	2,880,774	5,942,979	1,654,620
22	1,195,463	2,519,091	3,714,554	1,298,255	2,958,710	2,790,191	5,748,901	1,653,422
29	1,221,958	2,569,819	3,791,777	1,261,541	2,913,023	2,714,625	5,627,648	1,594,708
June - 5	1,162,873	2,514,045	3,676,918	1,267,601	2,882,208	2,651,119	5,533,327	1,528,961
12	1,185,143	2,421,756	3,606,899	1,279,766	2,914,888	2,597,296	5,412,184	1,533,713
19	1,138,108	2,375,575	3,513,683	1,267,492	2,731,944	2,554,714	5,286,658	1,538,155
26	1,118,253	2,353,320	3,471,573	1,256,743	2,685,743	2,585,733	5,221,476	1,556,339
July - 3	1,194,118	2,375,512	3,569,630	1,223,338	2,769,943	2,537,622	5,307,565	1,558,617
10	1,095,963	2,380,618	3,476,581	1,202,640	2,772,708	2,526,621	5,299,329	1,556,764
17	1,076,633	2,389,296	3,465,929	1,196,596	2,735,269	2,465,886	5,201,155	1,557,642
24	1,005,733	2,336,213	3,341,946	1,191,159	2,700,548	2,422,637	5,123,185	1,565,734
31	1,075,113	2,355,117	3,430,230	1,170,473	2,691,542	2,401,424	5,092,966	1,572,003
Aug. - 7	1,108,928	2,382,891	3,491,819	1,107,734	2,657,293	2,436,031	5,093,324	1,565,606
14	1,164,153	2,394,476	3,558,629	1,102,689	2,632,126	2,447,391	5,079,517	1,565,556
21	1,090,878	2,374,155	3,465,033	1,106,101	2,586,018	2,437,949	5,023,967	1,547,387
28	1,081,963	2,353,365	3,435,328	1,108,279	2,594,433	2,423,182	5,017,615	1,532,228
Sept. - 4	1,183,729	2,393,682	3,577,411	1,097,666	2,578,918	2,488,929	5,067,847	1,523,185
11	1,053,013	2,459,140	3,512,153	1,084,123	2,564,892	2,518,938	5,083,825	1,526,104
18	1,055,918	2,456,552	3,512,470	1,091,320	2,584,133	3,597,156	5,181,289	1,617,721
25	1,077,678	2,437,608	3,515,286	1,119,747	2,608,588	2,675,853	5,284,441	1,530,133
Oct. - 2	1,129,888	2,456,155	3,586,043	1,124,075	2,652,828	2,790,235	5,443,063	1,515,624
9	1,139,788	2,486,347	3,626,135	1,100,194	2,701,228	2,812,443	5,513,671	1,507,384
16	1,174,678	2,478,887	3,653,565	1,113,052	2,745,438	2,869,731	5,615,169	1,498,243
23	1,087,098	2,452,524	3,539,622	1,139,604	2,725,572	2,840,877	5,566,449	1,499,712
30	1,097,192	2,436,797	3,533,989	1,121,717	2,696,208	2,778,996	5,475,204	1,578,925
Nov. - 6	1,188,218	2,511,501	3,699,719	1,089,889	2,692,543	2,727,902	5,420,445	1,574,240
13	1,182,188	2,601,716	3,783,904	1,130,611	2,642,718	2,700,700	5,343,418	1,584,043
20	1,111,533	2,616,259	3,727,792	1,130,739	2,589,448	2,739,263	5,328,711	1,587,970
27	1,111,578	2,602,390	3,713,968	1,130,704	2,577,231	2,719,965	5,297,196	1,599,069
Dec. - 4	1,167,683	2,536,619	3,704,302	1,141,696	2,579,558	2,742,087	5,321,645	1,592,011
11	1,085,297	2,459,956	3,545,253	1,135,535	2,526,160	2,726,056	5,252,216	1,594,856
18	1,031,458	2,346,615	3,378,073	1,131,420	2,502,963	2,691,674	5,194,637	1,626,045
25	898,128	2,282,481	3,180,609	1,098,417	2,485,075	2,700,591	5,186,266	1,581,471
1848:								
Jan. - 1	936,763	2,324,603	3,261,366	1,066,838	2,496,285	2,655,117	5,151,352	1,642,675
8	1,016,165	2,280,052	3,296,217	1,075,005	2,548,570	2,699,867	5,248,437	1,652,244
15	978,288	2,217,945	3,196,233	1,071,607	2,529,200	2,723,957	5,253,157	1,655,142
22	925,368	2,161,449	3,086,817	1,097,623	2,509,196	2,712,857	5,222,053	1,667,529
29	917,868	2,146,982	3,064,850	1,087,261	2,527,576	2,684,452	5,212,028	1,684,073

Account of the Aggregate Weekly Circulation of the Notes of Banks of Issue in Scotland and Ireland—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1848:	£.	£.	£.	£.	£.	£.	£.	£.
Feb. - 5	987,844	2,119,707	3,107,551	1,088,920	2,540,180	2,711,928	5,252,108	1,687,308
12	988,643	2,092,733	3,081,376	1,087,940	2,527,630	2,744,244	5,271,874	1,698,799
19	924,138	2,057,019	2,981,157	1,093,650	2,474,865	2,726,167	5,201,032	1,716,875
26	913,213	2,035,009	2,948,222	1,097,560	2,499,714	2,655,603	5,155,317	1,724,556
March 4	1,048,683	2,052,299	3,100,982	1,100,890	2,539,398	2,651,412	5,190,810	1,708,758
11	910,633	2,026,608	2,937,241	1,105,328	2,508,075	2,608,047	5,117,022	1,688,350
18	895,988	2,007,308	2,903,296	1,093,732	2,500,020	2,571,603	5,071,623	1,660,468
25	874,698	1,991,536	2,866,234	1,085,528	2,473,870	2,576,265	5,050,135	1,674,177
April - 1	925,126	1,987,584	2,912,712	1,060,143	2,517,816	2,541,693	5,059,506	1,591,329
8	881,343	2,029,394	2,910,737	1,040,187	2,555,075	2,514,628	5,069,703	1,656,270
15	908,788	2,025,712	2,934,500	1,031,668	2,544,463	2,444,875	4,989,338	1,597,679
22	960,358	2,018,402	2,978,760	1,026,635	2,544,613	2,372,980	4,917,593	1,646,209
29	952,715	2,004,694	2,957,409	1,033,851	2,581,625	2,304,167	4,885,792	1,641,483
May - 6	1,046,383	2,047,382	3,093,715	1,029,381	2,578,425	2,295,953	4,874,378	1,588,832
13	1,083,083	2,126,368	3,209,451	1,028,900	2,558,878	2,270,769	4,829,647	1,564,746
20	1,116,374	2,232,356	3,348,730	1,019,648	2,526,915	2,245,960	4,772,875	1,558,886
27	1,248,793	2,328,557	3,577,350	1,019,334	2,506,310	2,195,200	4,701,510	1,538,962
June - 3	1,206,063	2,286,790	3,492,853	1,032,672	2,516,600	2,210,427	4,727,027	1,516,950
10	1,143,228	2,236,697	3,379,925	1,039,145	2,459,013	2,194,907	4,653,920	1,502,830
17	1,119,448	2,180,800	3,300,248	1,063,103	2,406,563	2,156,377	4,562,940	1,530,954
24	1,009,413	2,123,506	3,132,919	1,052,692	2,370,293	2,105,503	4,475,796	1,536,496
July - 1	1,013,558	2,126,619	3,140,177	1,036,575	2,404,533	2,074,281	4,478,814	1,560,948
8	979,443	2,130,866	3,110,299	1,035,919	2,435,998	2,064,411	4,500,409	1,573,462
15	929,453	2,113,753	3,043,206	1,006,760	2,395,478	2,067,208	4,462,686	1,566,694
22	914,288	2,072,377	2,986,665	1,023,488	2,360,283	1,998,788	4,359,071	1,563,815
29	936,505	2,073,504	3,010,009	1,015,981	2,342,498	1,961,059	4,303,557	1,565,272
Aug. - 5	962,833	2,114,866	3,077,699	997,313	2,378,948	1,919,101	4,298,049	1,598,858
12	967,213	2,102,051	3,069,264	973,287	2,372,575	1,919,973	4,292,548	1,554,239
19	974,753	2,079,006	3,053,759	964,148	2,327,769	1,929,776	4,257,545	1,549,151
26	905,528	2,058,953	2,964,481	971,777	2,285,846	1,946,946	4,232,192	1,564,674
Sept. - 2	915,258	2,092,162	3,007,420	973,404	2,340,735	1,953,960	4,294,695	1,563,351
9	942,808	2,116,779	3,059,587	968,224	2,280,287	2,003,818	4,284,105	1,497,355
16	952,458	2,114,536	3,066,994	922,904	2,236,550	2,085,117	4,321,667	1,495,777
23	970,658	2,124,441	3,095,099	903,376	2,267,805	2,112,107	4,379,912	1,492,372
30	998,103	2,138,324	3,136,427	934,486	2,288,176	2,264,725	4,552,901	1,492,974
Oct. - 7	1,058,683	2,188,887	3,247,570	929,978	2,397,815	2,373,396	4,771,211	1,487,500
14	1,052,293	2,191,863	3,244,156	939,330	2,473,135	2,472,830	4,945,965	1,484,407
21	1,086,878	2,190,036	3,276,914	978,547	2,496,102	2,522,033	5,018,135	1,497,203
28	1,078,238	2,181,065	3,259,303	993,451	2,459,051	2,576,590	5,035,641	1,505,094
Nov. - 4	1,214,342	2,230,410	3,444,752	999,655	2,461,494	2,645,640	5,107,134	1,492,907
11	1,201,442	2,355,091	3,556,533	1,000,293	2,425,670	2,625,934	5,051,604	1,506,015
18	1,139,050	2,400,443	3,539,493	1,016,999	2,395,975	2,587,454	4,983,429	1,539,115
25	1,126,107	2,466,120	3,592,227	1,017,913	2,351,055	2,567,529	4,918,584	1,567,314
Dec. - 2	1,160,351	2,422,919	3,592,270	1,029,220	2,356,645	2,565,945	4,922,590	1,590,442
9	1,092,775	2,322,659	3,415,434	1,037,012	2,338,112	2,544,240	4,882,352	1,608,923
16	1,013,052	2,234,100	3,247,152	1,046,539	2,310,690	2,504,909	4,815,599	1,608,318
23	1,001,022	2,200,763	3,201,785	1,033,121	2,289,870	2,460,180	4,750,050	1,563,569
30	1,029,867	2,213,105	3,242,972	990,854	2,264,740	2,397,302	4,662,042	1,602,766
1849:								
Jan. - 6	958,987	2,174,417	3,133,404	1,013,421	2,323,090	2,397,528	4,720,618	1,618,278
13	930,057	2,118,838	3,048,895	1,014,406	2,317,963	2,394,859	4,712,822	1,629,718
20	913,087	2,084,137	2,997,174	1,010,540	2,300,574	2,364,162	4,664,736	1,657,901
27	892,417	2,064,616	2,957,033	1,017,275	2,272,735	2,323,046	4,600,781	1,675,966
Feb. - 3	1,017,892	2,075,075	3,092,967	1,026,835	2,319,518	2,340,989	4,660,502	1,665,418
10	918,337	2,032,975	2,951,312	1,035,610	2,254,180	2,327,879	4,582,059	1,676,890
17	901,792	2,004,582	2,906,374	1,040,703	2,233,739	2,287,032	4,520,771	1,672,892
24	866,642	1,984,435	2,851,077	1,025,204	2,237,135	2,239,861	4,476,996	1,700,532
March 3	1,089,842	1,996,646	3,086,488	1,029,545	2,281,860	2,232,609	4,514,469	1,709,872
10	938,667	1,989,048	2,927,715	1,003,814	2,246,020	2,168,175	4,414,195	1,706,380
17	925,927	1,964,980	2,890,907	1,008,470	2,227,710	2,134,125	4,361,835	1,709,654
24	875,677	1,964,724	2,840,401	994,884	2,222,462	2,094,046	4,316,508	1,709,536
31	933,452	1,947,057	2,880,509	994,878	2,225,577	2,086,888	4,312,465	1,713,311

Account of the Aggregate Weekly Circulation of the Notes of Banks of Issue in Scotland and Ireland—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5	TOTAL.	Amount of Bullion held.
1840:	£.	£.	£.	£.	£.	£.	£.	£.
April - 7	980,077	1,986,397	2,966,374	977,983	2,316,682	2,111,827	4,428,509	1,657,660
14	928,332	1,966,363	2,894,595	982,503	2,336,737	2,085,561	4,432,298	1,657,096
21	911,732	1,978,476	2,890,208	962,895	2,345,507	2,000,012	4,345,519	1,671,619
28	944,627	1,979,830	2,924,457	970,255	2,344,892	1,975,694	4,320,586	1,672,591
May - 5	1,011,597	2,010,500	3,022,097	962,477	2,386,392	1,966,604	4,352,996	1,679,893
12	1,035,172	2,065,514	3,100,686	958,024	2,335,067	1,956,137	4,291,204	1,684,739
19	1,241,737	2,227,809	3,469,546	944,549	2,269,237	1,917,541	4,186,778	1,688,447
26	1,176,037	2,305,414	3,481,451	929,730	2,262,082	1,844,212	4,106,294	1,697,610
June - 2	1,164,212	2,290,187	3,454,399	941,462	2,238,867	1,849,030	4,087,897	1,691,314
9	1,116,352	2,212,256	3,328,618	948,069	2,209,997	1,844,472	4,054,469	1,669,989
16	1,097,408	2,161,766	3,259,169	931,019	2,148,747	1,788,500	3,937,247	1,670,642
23	1,032,102	2,099,218	3,131,320	934,353	2,137,182	1,757,626	3,894,808	1,676,075
30	1,049,552	2,075,556	3,125,108	953,664	2,171,702	1,750,049	3,921,751	1,677,730
July - 7	1,007,657	2,107,199	3,114,856	936,785	2,169,622	1,774,482	3,944,104	1,675,973
14	970,887	2,104,746	3,075,633	920,329	2,135,782	1,753,887	3,889,669	1,683,206
21	908,857	2,065,557	2,974,414	931,150	2,112,612	1,713,430	3,826,042	1,696,249
28	963,087	2,068,520	3,031,607	933,419	2,094,002	1,696,877	3,790,879	1,700,258
Aug. - 4	1,112,752	2,100,424	3,213,176	934,075	2,137,957	1,733,470	3,871,427	1,680,624
11	987,937	2,096,774	3,084,711	933,408	2,094,257	1,749,691	3,843,948	1,673,993
18	986,887	2,085,638	3,072,525	936,350	2,043,109	1,744,990	3,788,099	1,664,095
25	953,112	2,068,523	3,021,635	918,629	2,035,077	1,721,810	3,756,887	1,646,733
Sept. - 1	942,748	2,094,377	3,037,125	886,194	2,050,167	1,770,857	3,821,024	1,628,805
8	951,577	2,130,447	3,082,024	871,589	2,035,137	1,839,637	3,874,774	1,600,490
15	960,837	2,110,382	3,071,219	880,604	2,040,582	1,876,979	3,917,561	1,578,323
22	958,172	2,136,764	3,094,936	879,622	2,044,777	1,976,398	4,021,175	1,566,044
29	1,009,192	2,139,103	3,148,295	875,941	2,124,947	2,056,409	4,181,356	1,556,710
Oct. - 6	1,056,872	2,183,174	3,240,046	874,147	2,154,702	2,260,928	4,415,630	1,523,790
13	1,067,041	2,193,619	3,260,660	884,559	2,262,667	2,384,197	4,646,864	1,506,779
20	1,063,537	2,205,229	3,268,766	890,881	2,253,322	2,428,888	4,682,205	1,496,822
27	1,028,497	2,177,166	3,205,663	908,487	2,232,637	2,452,871	4,685,508	1,495,050
Nov. - 3	1,170,592	2,221,184	3,391,776	905,980	2,262,102	2,468,384	4,730,486	1,471,299
10	1,118,247	2,307,541	3,425,788	902,904	2,210,412	2,508,855	4,719,267	1,461,273
17	1,153,467	2,375,284	3,528,751	902,362	2,192,037	2,490,010	4,682,047	1,476,165
24	1,115,972	2,444,887	3,560,859	903,466	2,155,162	2,463,646	4,617,808	1,453,403
Dec. - 1	1,082,867	2,402,500	3,485,367	903,293	2,183,947	2,493,462	4,677,409	1,460,964
8	1,058,747	2,310,941	3,369,688	906,748	2,157,827	2,504,338	4,662,165	1,449,322
15	1,013,352	2,342,989	3,356,341	895,848	2,168,926	2,485,614	4,654,540	1,457,994
22	983,836	2,189,659	3,173,495	907,249	2,155,937	2,490,468	4,646,400	1,440,300
29	967,027	2,203,267	3,170,294	889,663	2,154,642	2,420,277	4,574,919	1,462,693
1850:								
Jan. - 5	982,441	2,211,246	3,193,687	890,479	2,190,142	2,471,301	4,661,443	1,472,888
12	967,827	2,175,529	3,143,356	905,027	2,211,972	2,467,863	4,679,855	1,489,568
19	954,122	2,116,533	3,070,655	927,332	2,212,242	2,456,690	4,668,932	1,495,938
26	939,304	2,104,454	3,043,758	939,647	2,217,954	2,451,138	4,669,092	1,521,466
Feb. - 2	1,025,452	2,110,231	3,135,683	942,059	2,228,051	2,465,017	4,693,068	1,528,614
9	990,077	2,086,340	3,076,417	945,955	2,198,781	2,467,096	4,665,877	1,536,966
16	978,552	2,058,351	3,036,903	960,944	2,192,851	2,422,027	4,614,879	1,554,753
23	920,532	2,048,335	2,968,867	940,447	2,186,319	2,382,828	4,569,148	1,531,811
Mar. - 2	1,081,092	2,048,958	3,080,050	949,429	2,219,104	2,372,008	4,591,113	1,499,724
9	947,357	2,040,895	3,015,252	917,648	2,171,479	2,328,419	4,499,899	1,500,627
16	918,752	2,016,390	2,935,142	926,570	2,186,464	2,278,497	4,464,962	1,501,067
23	934,977	2,009,087	2,944,064	929,913	2,160,744	2,244,583	4,405,328	1,481,976
30	979,517	2,015,721	2,995,238	915,338	2,208,749	2,234,222	4,442,972	1,467,156
April - 6	976,522	2,042,899	3,019,421	917,696	2,236,339	2,276,127	4,512,466	1,449,747
13	990,882	2,034,658	3,025,540	918,274	2,262,834	2,241,501	4,504,335	1,445,138
20	974,752	2,043,172	3,017,924	910,495	2,288,829	2,206,545	4,495,374	1,446,084
27	975,827	2,023,883	2,999,710	906,818	2,293,724	2,160,515	4,454,239	1,450,718
May - 4	1,092,782	2,076,376	3,169,108	886,450	2,365,909	2,187,296	4,553,206	1,436,994
11	1,082,692	2,116,020	3,198,712	869,822	2,313,784	2,170,806	4,484,590	1,435,493
18	1,192,946	2,218,387	3,411,333	855,095	2,267,109	2,116,206	4,383,316	1,437,768
25	1,210,077	2,357,159	3,567,236	861,458	2,217,609	2,072,752	4,291,361	1,444,926

Account of the Aggregate Weekly Circulation of the Notes of Banks of Issue in Scotland and Ireland—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £.5 and upwards.	Notes under £.5.	TOTAL.	Amount of Bullion held.	Notes of £.5 and upwards.	Notes under £.5.	TOTAL.	Amount of Bullion held.
1850:	£.	£.	£.	£.	£.	£.	£.	£.
June - 1	1,180,662	2,355,414	3,536,076	844,478	2,208,124	2,063,714	4,271,838	1,439,403
8	1,190,862	2,224,360	3,414,722	855,751	2,191,339	2,047,128	4,238,462	1,402,595
15	1,128,182	2,239,913	3,368,095	863,796	2,156,399	2,009,193	4,165,592	1,408,692
22	1,057,393	2,178,315	3,235,707	860,102	2,154,109	1,973,033	4,127,143	1,417,054
29	1,059,382	2,163,930	3,223,312	857,482	2,162,909	1,939,498	4,102,408	1,425,058
July - 6	1,025,187	2,182,198	3,207,385	834,968	2,194,134	2,000,163	4,194,297	1,422,797
13	1,106,132	2,181,577	3,287,709	827,719	2,178,269	1,977,166	4,155,436	1,428,680
20	973,417	2,126,389	3,099,806	841,810	2,117,184	1,939,182	4,056,367	1,440,558
27	979,062	2,111,431	3,090,493	834,439	2,106,059	1,928,833	4,034,892	1,441,431
August 3	1,165,067	2,161,566	3,326,633	832,134	2,159,514	1,958,396	4,117,911	1,416,358
10	1,015,352	2,158,367	3,173,719	824,449	2,133,079	1,970,777	4,103,856	1,395,066
17	1,029,287	2,142,708	3,171,995	825,978	2,102,144	1,991,005	4,093,150	1,380,776
24	997,292	2,119,830	3,117,122	822,518	2,072,269	2,033,789	4,106,059	1,363,178
31	1,019,132	2,152,232	3,171,364	823,762	2,126,824	2,034,508	4,161,333	1,344,072
Sept. - 7	1,034,262	2,200,416	3,234,678	818,156	2,102,864	2,152,517	4,255,382	1,318,593
14	1,005,327	2,201,002	3,207,229	816,755	2,099,914	2,198,147	4,298,061	1,289,899
21	1,005,859	2,196,415	3,202,274	824,986	2,124,909	2,272,530	4,397,440	1,277,384
28	1,092,733	2,160,731	3,253,464	825,946	2,140,634	2,397,475	4,538,109	1,283,466
Oct. - 5	1,064,317	2,243,116	3,307,433	826,489	2,223,019	2,521,216	4,744,235	1,255,898
12	1,094,867	2,218,529	3,313,396	828,639	2,260,559	2,643,135	4,903,695	1,239,738
19	1,071,157	2,234,832	3,305,989	841,828	2,265,352	2,728,576	4,993,928	1,226,039
26	1,045,007	2,234,878	3,279,885	845,459	2,269,912	2,761,052	5,030,965	1,231,736
Nov. - 2	1,080,007	2,295,202	3,375,209	859,125	2,290,467	2,758,179	5,048,646	1,234,123
9	1,180,457	2,344,414	3,524,871	883,384	2,268,269	2,740,566	5,017,836	1,234,305
16	1,185,447	2,405,213	3,590,660	896,129	2,211,069	2,710,598	4,921,667	1,266,793
23	1,215,737	2,478,922	3,694,659	909,127	2,196,794	2,701,903	4,898,697	1,275,122
30	1,145,444	2,421,371	3,566,815	967,466	2,229,249	2,707,234	4,936,483	1,282,541
Dec. - 7	1,180,447	2,353,241	3,533,688	975,586	2,223,099	2,731,270	4,954,370	1,277,684
14	1,073,390	2,277,292	3,350,682	992,790	2,174,719	2,723,902	4,898,622	1,288,830
21	1,036,352	2,205,337	3,241,689	967,600	2,152,849	2,680,912	4,833,761	1,277,674
28	1,042,972	2,213,587	3,256,559	972,803	2,119,152	2,621,941	4,741,093	1,288,536
1851:								
Jan. - 4	1,169,157	2,241,321	3,410,478	952,361	2,167,589	2,626,067	4,793,657	1,304,209
11	1,075,742	2,202,139	3,277,881	953,903	2,187,289	2,625,742	4,813,032	1,366,810
18	1,017,682	2,156,955	3,174,637	971,945	2,173,074	2,598,156	4,771,230	1,379,381
25	1,022,092	2,124,878	3,146,970	906,395	2,173,449	2,579,239	4,752,689	1,391,645
Feb. - 1	1,046,437	2,132,952	3,179,389	953,323	2,202,534	2,588,629	4,791,163	1,400,750
8	1,133,182	2,066,163	3,199,345	953,685	2,177,699	2,603,303	4,781,003	1,408,550
15	1,010,452	2,092,710	3,103,162	960,398	2,172,549	2,556,443	4,728,993	1,408,869
22	996,292	2,074,731	3,071,023	946,563	2,150,164	2,512,884	4,663,049	1,418,232
March 1	993,342	2,069,542	3,062,884	952,480	2,200,019	2,495,991	4,696,011	1,415,226
8	987,308	2,052,878	3,040,186	948,305	2,196,474	2,453,704	4,650,179	1,412,187
15	959,782	2,042,665	3,002,447	940,720	2,168,879	2,428,853	4,597,732	1,411,992
22	966,097	2,061,347	3,027,444	933,091	2,146,289	2,393,449	4,539,738	1,408,496
29	957,537	2,043,578	3,011,115	923,698	2,148,629	2,356,184	4,504,814	1,408,778
April - 5	1,030,507	2,090,424	3,120,931	912,859	2,198,479	2,389,713	4,588,192	1,387,445
12	999,992	2,087,334	3,087,326	914,236	2,236,204	2,347,708	4,583,912	1,338,539
19	1,019,387	2,100,916	3,120,303	919,114	2,282,745	2,297,857	4,580,602	1,333,699
26	994,637	2,084,862	3,078,999	922,483	2,266,180	2,249,739	4,515,919	1,322,394
May - 3	1,074,822	2,130,210	3,205,032	916,041	2,345,245	2,260,141	4,605,386	1,315,011
10	1,065,927	2,177,775	3,243,702	926,150	2,317,935	2,223,126	4,541,061	1,328,997
17	1,141,827	2,348,347	3,490,174	902,846	2,250,362	2,198,169	4,448,531	1,330,859
24	1,117,727	2,383,939	3,501,666	888,334	2,222,997	2,158,793	4,381,790	1,337,086
31	1,148,812	2,388,295	3,537,107	878,935	2,148,777	2,131,535	4,280,312	1,302,948
June - 7	1,117,207	2,332,038	3,449,245	874,693	2,141,942	2,102,133	4,244,125	1,298,433
14	1,132,942	2,275,742	3,408,684	874,311	2,110,165	2,059,291	4,169,456	1,294,514
21	1,092,566	2,195,734	3,288,300	874,055	2,072,745	2,028,461	4,101,206	1,298,829
28	1,027,302	2,167,070	3,194,372	871,623	2,022,975	1,983,513	4,006,488	1,297,657
July - 5	1,028,562	2,186,205	3,214,767	828,420	2,071,150	1,998,312	4,069,462	1,285,005
12	984,747	2,179,584	3,164,341	821,674	2,072,455	1,975,492	4,047,947	1,273,055
19	1,051,582	2,169,406	3,220,988	795,073	2,017,555	1,953,462	3,971,017	1,274,368
26	937,532	2,119,395	3,056,927	800,725	2,003,985	1,949,132	3,953,117	1,276,636

Account of the Aggregate Weekly Circulation of the Notes of Banks of Issue in *Scotland and Ireland*—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1851:	£.	£.	£.	£.	£.	£.	£.	£.
Aug. - 2	1,017,037	2,161,904	3,178,941	787,650	2,026,075	1,961,200	3,987,275	1,264,891
9	1,010,392	2,154,374	3,164,766	758,881	2,010,185	1,992,155	4,002,340	1,222,759
16	1,056,496	2,139,561	3,196,057	765,943	1,976,810	1,990,144	3,966,454	1,197,126
23	955,007	2,120,345	3,075,352	761,483	1,950,205	1,991,490	3,941,695	1,161,414
30	973,452	2,124,839	3,098,291	766,868	1,940,710	1,998,234	3,938,944	1,159,814
Sept. - 6	976,887	2,156,200	3,133,087	754,681	1,967,860	2,079,091	4,046,951	1,124,889
13	960,757	2,150,493	3,111,250	749,189	1,939,380	2,131,924	4,071,304	1,084,088
20	958,117	2,147,916	3,106,033	749,399	1,945,510	2,196,354	4,141,864	1,082,014
27	993,082	2,149,473	3,142,505	748,193	1,929,915	2,283,295	4,213,210	1,073,983
Oct. - 4	1,127,252	2,176,997	3,304,249	737,479	2,043,284	2,393,970	4,437,254	1,058,901
11	1,055,457	2,208,853	3,264,310	739,074	2,058,950	2,492,947	4,551,897	1,042,559
18	1,106,002	2,203,827	3,309,829	755,537	2,113,305	2,578,941	4,692,246	1,031,722
25	1,106,712	2,202,762	3,309,474	771,423	2,092,780	2,662,028	4,754,808	1,031,340
Nov. - 1	1,128,882	2,241,253	3,370,135	807,382	2,169,212	2,683,394	4,852,606	1,047,869
8	1,161,727	2,309,662	3,471,389	864,150	2,159,052	2,716,671	4,875,723	1,116,552
15	1,228,777	2,414,787	3,643,564	877,502	2,144,402	2,766,294	4,910,696	1,139,027
22	1,172,272	2,487,478	3,659,750	872,937	2,102,905	2,722,791	4,825,696	1,154,554
29	1,128,857	2,458,297	3,587,154	884,817	2,076,485	2,705,030	4,781,515	1,109,737
Dec. - 6	1,151,022	2,372,994	3,524,016	893,597	2,099,170	2,736,326	4,835,496	1,171,406
13	1,087,712	2,303,462	3,391,174	906,519	2,060,895	2,697,724	4,758,619	1,181,712
20	1,041,860	2,244,325	3,286,185	915,449	2,039,390	2,681,551	4,720,941	1,186,025
27	1,014,706	2,211,886	3,226,542	927,320	1,987,580	2,604,446	4,592,026	1,184,941
1852:								
Jan. - 3	1,148,162	2,270,840	3,419,002	904,351	2,036,513	2,625,577	4,664,092	1,200,745
10	1,066,092	2,253,543	3,319,635	929,183	2,063,310	2,651,159	4,714,469	1,208,841
17	1,044,467	2,203,655	3,248,122	944,998	2,056,350	2,649,303	4,705,653	1,223,724
24	982,052	2,165,216	3,147,268	967,576	2,028,482	2,609,140	4,637,622	1,238,082
31	1,074,977	2,171,086	3,246,063	946,137	2,033,945	2,633,038	4,666,978	1,249,535
Feb. - 7	1,060,957	2,171,111	3,232,068	956,653	2,028,923	2,677,071	4,705,996	1,249,518
14	1,028,337	2,133,157	3,161,494	965,242	2,037,765	2,604,218	4,641,983	1,262,140
21	973,522	2,102,297	3,075,819	984,545	2,019,110	2,582,568	4,601,678	1,268,723
28	1,006,912	2,094,858	3,101,770	986,600	2,028,505	2,538,408	4,566,913	1,276,800
March - 6	1,033,692	2,090,421	3,124,113	992,308	2,032,825	2,553,571	4,586,396	1,271,426
13	979,792	2,076,970	3,056,762	979,210	2,043,895	2,518,460	4,562,355	1,273,002
20	976,675	2,067,776	3,044,451	973,839	2,029,260	2,512,064	4,541,324	1,232,733
27	965,007	2,045,386	3,010,393	973,172	2,013,505	2,475,834	4,489,339	1,228,791
April - 3	1,088,677	2,096,598	3,185,275	976,037	2,047,765	2,514,489	4,562,254	1,205,645
10	1,018,887	2,117,390	3,126,274	963,888	2,099,255	2,485,295	4,584,550	1,197,157
17	1,018,707	2,097,246	3,115,953	968,326	2,142,835	2,432,465	4,575,300	1,205,901
24	1,022,467	2,092,881	3,115,348	965,060	2,152,435	2,390,989	4,543,424	1,211,385
May - 1	1,060,882	2,127,059	3,188,941	967,336	2,236,605	2,397,742	4,634,347	1,211,999
8	1,095,606	2,159,015	3,254,621	958,325	2,241,675	2,411,842	4,653,517	1,205,298
15	1,296,012	2,352,110	3,648,122	952,639	2,261,350	2,371,806	4,633,156	1,205,779
22	1,210,157	2,388,002	3,598,159	960,454	2,224,855	2,339,623	4,564,478	1,215,818
29	1,186,867	2,423,229	3,610,096	951,429	2,211,995	2,310,422	4,522,417	1,225,335
June - 5	1,265,512	2,384,396	3,649,908	958,897	2,219,525	2,318,567	4,538,092	1,212,349
12	1,165,052	2,298,007	3,463,059	972,693	2,187,790	2,305,183	4,492,973	1,216,564
19	1,102,637	2,245,594	3,348,231	967,523	2,135,300	2,262,387	4,397,687	1,227,335
26	1,079,982	2,197,246	3,277,228	992,078	2,143,770	2,209,919	4,353,689	1,234,421
July - 3	1,183,447	2,232,909	3,421,356	968,934	2,233,740	2,196,099	4,429,839	1,241,968
10	1,078,917	2,227,471	3,306,388	935,183	2,265,030	2,182,899	4,447,929	1,238,009
17	1,138,997	2,228,538	3,367,535	920,206	2,246,905	2,145,222	4,392,127	1,238,298
24	1,033,302	2,182,629	3,215,931	926,370	2,201,270	2,144,132	4,345,402	1,244,938
31	1,104,022	2,206,541	3,310,563	927,208	2,201,820	2,163,088	4,364,908	1,225,532
August 7	1,115,162	2,221,832	3,336,994	923,507	2,251,945	2,231,448	4,483,393	1,197,044
14	1,092,187	2,223,404	3,315,591	917,504	2,237,540	2,225,285	4,462,825	1,177,151
21	1,063,977	2,205,552	3,269,529	907,540	2,223,325	2,253,759	4,477,084	1,162,762
28	1,046,737	2,219,133	3,265,870	894,904	2,199,179	2,285,031	4,484,210	1,146,442
Sept. - 4	1,197,632	2,283,185	3,480,817	888,671	2,237,025	2,373,675	4,610,700	1,124,307
11	1,062,417	2,290,656	3,353,073	877,209	2,216,270	2,411,984	4,628,254	1,114,150
18	1,112,652	2,300,187	3,412,839	895,512	2,213,615	2,531,285	4,744,900	1,104,566
25	1,147,017	2,291,080	3,438,997	905,604	2,249,855	2,660,841	4,910,696	1,094,653

ACCOUNT of the Aggregate Weekly Circulation of the Notes of Banks of Issue in *Scotland and Ireland*—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1862:	£.	£.	£.	£.	£.	£.	£.	£.
Oct. - 2	1,239,042	2,328,322	3,567,364	911,956	2,353,295	2,846,685	5,199,980	1,096,864
9	1,255,697	2,338,046	3,593,743	908,134	2,391,587	2,885,484	5,277,071	1,126,304
16	1,224,682	2,338,980	3,563,662	969,618	2,455,732	3,094,910	5,550,642	1,139,854
23	1,294,987	2,380,620	3,675,616	1,025,201	2,480,375	3,129,213	5,609,588	1,282,786
30	1,253,582	2,396,176	3,649,758	1,084,891	2,464,285	3,184,315	5,648,600	1,323,963
Nov. - 6	1,334,622	2,456,603	3,791,225	1,089,182	2,464,415	3,193,072	5,657,487	1,355,363
13	1,351,687	2,621,829	3,973,516	1,116,542	2,399,790	3,222,615	5,622,405	1,364,023
20	1,328,452	2,653,529	3,976,981	1,138,279	2,415,685	3,182,457	5,598,142	1,367,128
27	1,239,812	2,634,057	3,873,869	1,180,910	2,390,775	3,223,810	5,614,585	1,449,293
Dec. - 4	1,349,077	2,598,061	3,945,138	1,196,642	2,442,885	3,271,009	5,713,894	1,476,197
11	1,240,122	2,525,920	3,766,042	1,212,273	2,399,135	3,288,415	5,687,550	1,479,648
18	1,234,197	2,432,147	3,666,344	1,212,358	2,405,730	3,268,640	5,674,370	1,482,856
25	1,271,067	2,407,693	3,678,760	1,232,608	2,385,440	3,280,517	5,665,957	1,474,909
1863:								
Jan. - 1	1,305,262	2,467,386	3,772,648	1,181,005	2,396,045	3,238,582	5,634,627	1,494,481
8	1,219,082	2,415,559	3,634,641	1,202,787	2,409,815	3,306,097	5,715,912	1,507,096
15	1,193,642	2,370,519	3,564,161	1,204,714	2,417,955	3,291,181	5,709,136	1,490,891
22	1,148,432	2,335,822	3,479,254	1,223,296	2,415,710	3,283,230	5,698,940	1,503,488
29	1,200,797	2,335,678	3,536,475	1,218,694	2,400,744	3,283,487	5,684,231	1,511,067
Feb. - 5	1,265,547	2,336,756	3,602,303	1,177,260	2,440,854	3,308,493	5,749,347	1,509,692
12	1,226,187	2,318,219	3,544,406	1,180,973	2,409,349	3,278,434	5,687,783	1,515,857
19	1,152,662	2,284,103	3,436,765	1,181,532	2,370,824	3,233,581	5,604,405	1,528,860
26	1,147,162	2,269,889	3,417,051	1,184,453	2,364,379	3,172,730	5,537,109	1,542,778
March - 5	1,172,477	2,281,535	3,454,012	1,160,479	2,375,629	3,172,674	5,548,303	1,541,881
12	1,189,987	2,270,295	3,460,282	1,136,216	2,353,579	3,147,875	5,501,454	1,538,451
19	1,180,422	2,263,832	3,444,254	1,148,920	2,357,295	3,138,022	5,495,317	1,532,540
26	1,176,382	2,245,678	3,422,060	1,148,228	2,398,330	3,142,217	5,540,547	1,485,127
April - 2	1,190,867	2,270,511	3,460,878	1,147,336	2,412,935	3,110,926	5,523,861	1,477,743
9	1,222,682	2,293,506	3,516,188	1,131,726	2,457,895	3,057,561	5,515,456	1,464,964
16	1,274,532	2,296,849	3,571,381	1,166,227	2,473,870	3,008,810	5,482,680	1,459,748
23	1,210,474	2,311,145	3,521,619	1,156,125	2,474,780	2,983,006	5,457,786	1,455,613
30	1,268,747	2,314,728	3,583,475	1,160,234	2,542,990	2,961,817	5,504,807	1,445,851
May - 7	1,278,762	2,392,227	3,670,989	1,147,784	2,590,800	2,979,189	5,569,989	1,442,838
14	1,456,872	2,516,382	3,973,254	1,142,413	2,550,169	2,951,449	5,501,618	1,444,457
21	1,438,857	2,545,523	4,034,380	1,188,792	2,531,735	2,987,594	5,419,329	1,408,652
28	1,479,739	2,616,490	4,096,229	1,227,924	2,498,995	2,855,597	5,354,592	1,412,023
June - 4	1,453,157	2,641,885	4,095,042	1,284,829	2,548,680	2,852,580	5,401,260	1,428,658
11	1,314,052	2,565,212	3,879,264	1,317,525	2,467,615	2,821,888	5,289,503	1,432,786
18	1,303,707	2,486,060	3,789,767	1,311,680	2,449,625	2,738,499	5,188,124	1,442,618
25	1,265,471	2,445,160	3,710,631	1,325,409	2,437,560	2,685,550	5,123,110	1,449,052
July - 2	1,305,537	2,470,937	3,776,474	1,291,190	2,458,889	2,713,576	5,172,465	1,453,779
9	1,278,690	2,491,009	3,769,699	1,236,864	2,496,306	2,714,510	5,210,816	1,459,721
16	1,322,860	2,497,343	3,820,203	1,176,936	2,453,217	2,706,778	5,159,995	1,486,458
23	1,200,337	2,444,474	3,644,811	1,219,391	2,451,082	2,652,431	5,103,513	1,463,413
30	1,265,752	2,463,368	3,729,120	1,179,497	2,426,152	2,688,084	5,114,236	1,471,097
Aug. - 6	1,307,497	2,433,565	3,791,062	1,174,867	2,495,427	2,755,700	5,251,127	1,454,383
13	1,246,872	2,500,549	3,747,421	1,162,295	2,442,202	2,765,014	5,207,216	1,448,143
20	1,210,587	2,467,015	3,677,602	1,175,049	2,405,357	2,777,547	5,182,904	1,440,569
27	1,191,002	2,466,927	3,657,929	1,178,575	2,410,702	2,798,511	5,209,213	1,448,547
Sept. - 3	1,297,477	2,535,156	3,832,633	1,180,338	2,452,992	2,869,229	5,322,221	1,454,073
10	1,227,626	2,560,879	3,788,505	1,169,490	2,439,247	2,913,027	5,352,274	1,446,344
17	1,298,051	2,501,858	3,794,909	1,187,947	2,461,042	2,992,577	5,453,619	1,493,203
24	1,255,197	2,532,944	3,841,141	1,188,143	2,447,807	3,062,437	5,510,244	1,528,493
Oct. - 1	1,344,812	2,604,066	3,948,878	1,188,931	2,539,252	3,188,567	5,727,819	1,586,343
8	1,383,445	2,633,394	4,016,839	1,187,555	2,669,559	3,364,452	6,034,011	1,599,620
15	1,334,907	2,628,655	3,963,562	1,288,760	2,754,992	3,519,107	6,274,099	1,746,843
22	1,330,267	2,644,639	3,974,906	1,301,521	2,772,667	3,589,733	6,362,400	1,891,981
29	1,333,347	2,661,510	3,995,357	1,374,956	2,782,342	3,615,364	6,397,706	1,927,333
Nov. - 5	1,376,055	2,718,590	4,094,645	1,411,508	2,805,792	3,605,437	6,411,229	1,938,616
12	1,505,072	2,853,266	4,358,338	1,444,631	2,768,767	3,638,704	6,407,471	1,951,212
19	1,461,967	2,875,308	4,337,275	1,536,065	2,719,212	3,637,668	6,356,880	1,970,954
26	1,428,432	2,927,274	4,355,706	1,582,960	2,714,532	3,626,780	6,341,312	1,984,118

Account of the Aggregate Weekly Circulation of the Notes of Banks of Issue in Scotland and Ireland—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1853:	£.	£.	£.	£.	£.	£.	£.	£.
Dec. - 3	1,484,487	2,862,917	4,347,354	1,579,013	2,783,317	3,687,043	6,470,360	1,988,520
10	1,349,202	2,760,256	4,109,458	1,574,889	2,796,030	3,666,123	6,462,153	1,963,715
17	1,311,812	2,712,150	4,023,962	1,560,216	2,715,800	3,742,502	6,457,802	1,966,329
24	1,315,082	2,655,316	3,970,398	1,523,142	2,701,450	3,731,152	6,432,602	1,954,326
31	1,413,651	2,749,343	4,162,994	1,475,203	2,752,587	3,610,156	6,362,743	1,982,014
1854:								
Jan. - 7	1,308,230	2,662,338	3,970,568	1,459,989	2,791,172	3,664,406	6,455,578	1,991,473
14	1,318,907	2,615,956	3,934,923	1,450,203	2,880,627	3,790,064	6,620,691	1,952,558
21	1,340,417	2,583,630	3,924,047	1,486,423	2,849,797	3,870,117	6,719,914	1,958,899
28	1,326,303	2,575,715	3,902,017	1,462,552	2,849,917	3,911,188	6,761,105	1,988,374
Feb. - 4	1,585,077	2,597,463	4,182,540	1,462,343	2,855,717	3,975,148	6,830,865	2,108,209
11	1,378,999	2,571,147	3,950,146	1,489,996	2,833,687	4,005,937	6,839,624	2,138,058
18	1,333,617	2,528,141	3,861,758	1,457,475	2,786,672	3,960,665	6,747,237	2,162,474
25	1,362,741	2,454,060	3,816,801	1,451,216	2,799,812	3,930,529	6,730,341	2,167,938
March - 4	1,502,147	2,521,753	4,023,900	1,480,629	2,841,887	3,917,156	6,759,043	2,167,893
11	1,243,152	2,512,064	3,755,216	1,455,069	2,804,212	3,892,072	6,696,284	2,142,516
18	1,294,197	2,487,355	3,781,552	1,471,210	2,826,722	3,830,734	6,657,456	2,144,628
25	1,239,422	2,495,688	3,735,110	1,458,128	2,800,492	3,795,015	6,595,507	2,132,365
April - 1	1,329,582	2,504,115	3,833,697	1,469,667	2,850,302	3,788,698	6,639,000	2,065,527
8	1,341,232	2,556,720	3,897,952	1,426,057	2,915,962	3,751,316	6,667,268	2,052,403
15	1,345,797	2,523,857	3,869,654	1,439,098	2,936,993	3,726,885	6,663,878	2,042,173
22	1,320,955	2,509,682	3,830,637	1,432,514	2,961,322	3,628,541	6,589,863	2,063,502
29	1,362,980	2,525,681	3,888,661	1,447,629	3,038,432	3,583,495	6,621,927	2,042,785
May - 6	1,415,090	2,577,762	3,992,852	1,466,159	3,097,462	3,523,642	6,621,104	2,012,305
13	1,495,455	2,662,834	4,158,289	1,498,487	3,015,197	3,493,998	6,509,195	2,003,535
20	1,629,860	2,774,015	4,403,875	1,593,673	2,989,572	3,328,848	6,318,420	2,004,338
27	1,501,700	2,860,041	4,361,741	1,616,262	2,803,187	3,408,524	6,212,011	1,954,038
June - 3	1,541,480	2,817,353	4,358,833	1,655,207	2,877,487	3,281,184	6,158,671	1,879,905
10	1,448,145	2,703,824	4,151,969	1,667,649	2,868,352	3,163,709	6,032,061	1,872,744
17	1,431,210	2,659,286	4,090,496	1,642,815	2,800,493	3,083,993	5,884,486	1,819,498
24	1,385,330	2,589,853	3,975,183	1,595,615	2,736,472	3,041,984	5,778,456	1,834,879
July - 1	1,489,065	2,603,400	4,092,465	1,589,641	2,773,987	3,000,675	5,774,662	1,796,785
8	1,377,550	2,596,567	3,974,117	1,537,516	2,798,132	2,969,721	5,767,853	1,806,356
15	1,492,220	2,636,220	4,128,349	1,512,188	2,806,512	2,878,747	5,685,259	1,823,399
22	1,331,340	2,543,581	3,874,921	1,533,821	2,820,157	2,762,220	5,591,877	1,836,992
29	1,327,615	2,561,201	3,888,816	1,515,980	2,828,627	2,751,242	5,579,869	1,847,715
Aug. - 5	1,385,495	2,572,746	3,958,241	1,495,294	2,761,362	2,838,410	5,599,772	1,833,338
12	1,342,535	2,581,022	3,923,557	1,481,550	2,713,027	2,837,553	5,550,580	1,826,236
19	1,368,369	2,533,316	3,901,685	1,502,537	2,719,852	2,821,633	5,541,485	1,819,702
26	1,231,605	2,558,638	3,790,243	1,495,133	2,734,827	2,839,170	5,573,997	1,813,324
Sept. - 2	1,276,025	2,577,675	3,853,700	1,501,941	2,751,527	2,892,063	5,643,590	1,800,910
9	1,284,905	2,636,836	3,921,741	1,445,565	2,731,687	2,896,498	5,628,185	1,794,284
16	1,303,500	2,637,226	3,941,426	1,492,699	2,705,047	2,926,739	5,631,786	1,795,265
23	1,342,520	2,655,814	3,998,334	1,489,432	2,753,212	2,893,497	5,646,709	1,814,876
30	1,357,105	2,664,230	4,021,335	1,425,602	2,778,077	3,069,523	5,787,600	1,825,016
Oct. - 7	1,453,820	2,724,520	4,178,340	1,461,145	2,958,147	3,165,737	6,123,884	1,861,931
14	1,466,605	2,727,733	4,194,338	1,480,985	3,002,842	3,287,080	6,289,922	1,890,589
21	1,459,290	2,722,947	4,182,237	1,568,525	2,989,927	3,479,023	6,468,950	1,897,572
28	1,440,060	2,733,559	4,173,619	1,610,678	3,031,987	3,457,576	6,489,563	1,966,482
Nov. - 4	1,535,080	2,780,073	4,315,153	1,765,346	3,052,147	3,579,007	6,631,154	1,970,624
11	1,583,010	2,930,652	4,513,662	1,842,661	3,131,637	3,550,499	6,682,136	1,975,771
18	1,527,095	2,935,640	4,462,735	1,806,952	3,081,642	3,588,977	6,670,619	2,000,003
25	1,529,235	2,986,865	4,516,100	1,804,083	2,956,957	3,692,387	6,649,344	2,009,060
Dec. - 2	1,564,370	2,952,018	4,516,388	1,811,137	3,078,303	3,681,334	6,759,637	2,031,315
9	1,603,145	2,743,942	4,347,087	1,804,187	3,006,037	3,754,473	6,760,510	2,049,702
16	1,497,730	2,780,900	4,278,630	1,816,837	2,965,472	3,727,302	6,692,774	2,082,516
23	1,423,450	2,698,844	4,122,294	1,799,299	2,889,537	3,788,145	6,677,682	2,051,503
30	1,519,240	2,771,873	4,291,113	1,733,792	2,978,439	3,625,926	6,604,365	2,080,166
1855:								
Jan. - 6	1,440,235	2,692,944	4,133,179	1,714,153	3,060,652	3,725,896	6,786,548	2,080,938
13	1,431,270	2,668,068	4,099,338	1,711,749	2,949,152	3,882,153	6,781,305	2,118,490
20	1,368,275	2,586,191	3,954,466	1,736,737	3,126,082	3,632,242	6,758,274	2,130,331
27	1,348,135	2,570,935	3,919,070	1,713,790	3,029,514	3,720,773	6,750,287	2,137,146

ACCOUNT of the Aggregate Weekly Circulation of the Notes of Banks of Issue in *Scotland and Ireland*—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1855:	£.	£.	£.	£.	£.	£.	£.	£.
Feb. - 3	1,526,955	2,561,910	4,088,865	1,702,835	3,168,842	3,661,399	6,829,241	2,093,751
10	1,861,955	2,627,176	3,889,131	1,685,320	3,128,852	3,672,187	6,800,539	2,086,262
17	1,855,295	2,479,149	3,834,434	1,664,542	3,080,357	3,686,341	6,766,698	2,070,873
24	1,247,154	2,475,148	3,722,302	1,646,384	3,049,197	3,669,227	6,718,424	2,079,467
March 3	1,629,350	2,447,127	4,076,477	1,661,627	3,133,402	3,601,128	6,724,530	2,078,818
10	1,297,640	2,427,817	3,725,457	1,652,808	3,054,027	3,587,746	6,641,773	2,064,754
17	1,328,020	2,394,096	3,722,116	1,627,626	3,011,511	3,524,050	6,535,562	2,044,130
24	1,250,275	2,405,519	3,655,794	1,600,357	3,023,132	3,429,614	6,452,746	2,050,486
31	1,282,295	2,384,287	3,666,582	1,611,605	2,962,702	3,435,641	6,398,343	1,995,704
April - 7	1,386,145	2,478,391	3,864,536	1,600,325	3,085,387	3,463,390	6,548,777	1,975,953
14	1,347,700	2,437,166	3,784,866	1,616,471	3,088,973	3,361,003	6,449,976	1,980,837
21	1,349,195	2,439,530	3,788,725	1,609,778	3,119,443	3,262,857	6,382,300	1,986,681
28	1,326,625	2,441,402	3,768,027	1,624,420	3,116,342	3,225,188	6,341,530	1,980,797
May - 5	1,446,975	2,514,421	3,961,396	1,650,410	3,142,708	3,230,728	6,373,436	1,913,318
12	1,530,005	2,558,667	4,088,672	1,657,002	3,111,730	3,160,017	6,271,748	1,916,610
19	1,615,325	2,708,616	4,323,941	1,748,060	3,077,965	3,059,220	6,137,185	1,906,885
26	1,671,960	2,826,762	4,498,722	1,737,938	3,041,564	2,998,115	6,039,680	1,909,101
June - 2	1,629,015	2,777,108	4,406,123	1,784,293	3,009,254	2,974,959	5,984,213	1,880,102
9	1,614,540	2,667,472	4,282,012	1,845,502	2,974,219	2,952,653	5,926,873	1,886,648
16	1,600,960	2,635,324	4,236,284	1,841,217	2,933,002	2,865,180	5,798,183	1,881,301
23	1,503,895	2,561,483	4,065,378	1,836,562	2,879,042	2,853,696	5,732,739	1,894,229
30	1,506,845	2,593,762	4,100,607	1,811,780	2,896,215	2,796,559	5,692,774	1,851,530
July - 7	1,476,432	2,584,953	4,061,385	1,796,743	3,001,871	2,784,850	5,786,721	1,843,936
14	1,524,085	2,620,849	4,144,934	1,762,689	2,957,688	2,751,630	5,709,318	1,839,329
21	1,401,630	2,540,307	3,941,937	1,764,152	2,923,080	2,714,969	5,638,049	1,854,554
28	1,378,418	2,529,168	3,907,586	1,709,576	2,876,207	2,722,025	5,598,232	1,863,277
August 4	1,613,735	2,596,686	4,200,421	1,690,222	2,981,010	2,729,085	5,710,095	1,850,578
11	1,450,165	2,548,097	3,998,262	1,679,454	2,906,251	2,717,085	5,623,336	1,844,672
18	1,430,746	2,565,244	3,995,990	1,694,682	2,836,806	2,746,415	5,583,221	1,834,108
25	1,353,010	2,551,594	3,904,604	1,634,640	2,802,330	2,744,707	5,547,037	1,820,503
Sept. - 1	1,389,870	2,566,627	3,956,497	1,645,339	2,813,660	2,810,998	5,624,658	1,807,966
8	1,398,240	2,641,904	4,040,144	1,617,743	2,822,725	2,859,278	5,682,003	1,788,356
15	1,412,980	2,645,268	4,058,248	1,631,007	2,805,230	2,978,837	5,784,067	1,805,403
22	1,431,020	2,676,229	4,107,249	1,626,165	2,888,965	3,062,026	5,950,991	1,826,646
29	1,507,038	2,603,766	4,170,804	1,658,405	2,994,150	3,188,845	6,182,995	1,874,548
Oct. - 6	1,580,520	2,728,009	4,308,529	1,641,268	3,197,000	3,345,922	6,542,922	1,987,531
13	1,612,575	2,708,859	4,321,434	1,663,586	3,277,405	3,516,480	6,793,885	2,066,881
20	1,583,270	2,721,373	4,304,643	1,807,093	3,266,700	3,634,018	6,900,808	2,113,279
27	1,540,735	2,734,016	4,274,751	1,889,921	3,222,310	3,694,544	6,916,854	2,149,737
Nov. - 3	1,610,080	2,793,412	4,403,492	1,914,303	3,285,065	3,719,215	7,004,280	2,228,534
10	1,646,185	2,855,016	4,501,201	1,958,171	3,259,835	3,711,284	6,971,119	2,247,233
17	1,642,545	2,941,455	4,584,000	1,964,613	3,239,575	3,707,964	6,947,539	2,283,540
24	1,654,572	3,048,748	4,703,320	1,967,048	3,192,375	3,742,199	6,934,574	2,299,413
Dec. - 1	1,646,700	2,973,144	4,619,844	1,971,580	3,199,465	3,858,249	7,057,714	2,302,668
8	1,588,590	2,883,668	4,472,258	1,996,450	3,191,176	3,870,662	7,061,838	2,282,386
15	1,474,925	2,800,166	4,275,091	1,919,287	3,175,436	3,886,615	7,062,051	2,288,941
22	1,483,815	2,752,062	4,235,877	1,889,070	3,073,516	3,918,005	6,991,521	2,309,617
29	1,463,100	2,750,112	4,213,212	1,858,511	3,018,231	3,850,850	6,869,081	2,343,680
1856:								
Jan. - 5	1,508,725	2,764,968	4,273,693	1,831,120	3,122,060	3,899,286	7,021,346	2,263,937
12	1,408,880	2,685,679	4,094,559	1,844,228	3,152,475	3,861,195	7,013,670	2,305,190
19	1,374,445	2,615,268	3,989,713	1,829,703	3,121,566	3,855,103	6,976,669	2,299,482
26	1,352,850	2,598,412	3,941,262	1,797,824	3,117,400	3,749,826	6,867,226	2,316,796
Feb. - 2	1,463,055	2,576,910	4,039,965	1,789,570	3,159,426	3,759,763	6,919,189	2,278,694
9	1,403,485	2,564,746	3,968,231	1,739,723	3,154,650	3,717,215	6,871,865	2,276,778
16	1,260,910	2,519,591	3,880,501	1,718,468	3,093,731	3,658,556	6,752,287	2,284,499
23	1,311,300	2,463,312	3,774,612	1,654,118	3,102,256	3,552,733	6,654,989	2,323,276
March - 1	1,338,760	2,469,184	3,807,944	1,675,050	3,131,047	3,494,331	6,625,378	2,189,695
8	1,381,445	2,522,074	3,903,519	1,651,616	3,112,396	3,455,605	6,568,001	2,164,924
15	1,321,495	2,471,705	3,793,200	1,671,611	3,091,813	3,425,378	6,517,191	2,170,483
22	1,302,240	2,483,667	3,785,907	1,664,310	3,105,878	3,401,401	6,507,279	2,154,454
29	1,296,365	2,439,358	3,735,723	1,689,238	3,124,928	3,293,328	6,418,256	2,152,950

ACCOUNT of the Aggregate Weekly Circulation of the Notes of Banks of Issue in Scotland and Ireland—continued.

WEEK ENDING	SCOTLAND.				IRELAND.			
	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.	Notes of £. 5 and upwards.	Notes under £. 5.	TOTAL.	Amount of Bullion held.
1856:	£.	£.	£.	£.	£.	£.	£.	£.
April - 5	1,327,445	2,524,401	3,851,846	1,676,155	3,163,453	3,357,852	6,521,305	2,094,659
12	1,282,725	2,477,349	3,760,074	1,692,015	3,129,083	3,323,053	6,452,136	2,089,519
19	1,318,585	2,493,090	3,811,684	1,676,809	3,191,766	3,312,549	6,504,314	2,072,634
26	1,301,890	2,472,357	3,773,747	1,706,311	3,107,823	3,275,385	6,443,208	2,050,754
May - 3	1,565,815	2,540,274	4,106,089	1,722,123	3,294,173	3,254,708	6,548,881	2,070,031
10	1,488,435	2,576,055	4,064,490	1,740,646	3,291,513	3,259,748	6,551,261	2,088,021
17	1,649,026	2,764,537	4,413,563	1,885,337	3,298,963	3,154,038	6,453,001	2,094,153
24	1,665,209	2,835,057	4,500,266	1,890,293	3,245,052	3,113,532	6,358,584	2,114,860
31	1,717,948	2,856,287	4,574,235	1,879,832	3,234,180	3,074,670	6,308,850	2,141,349
June - 7	1,631,845	2,771,143	4,402,988	1,898,651	3,247,533	3,089,553	6,337,086	2,123,539
14	1,586,240	2,692,463	4,278,703	1,911,448	3,163,433	3,049,526	6,212,959	2,147,235
21	1,523,445	2,623,105	4,146,550	1,894,214	3,126,023	3,032,911	6,158,934	2,174,018
28	1,431,690	2,592,029	4,023,719	1,881,211	3,111,605	2,977,457	6,089,062	2,157,701
July - 5	1,457,065	2,626,419	4,083,484	1,790,922	3,195,425	3,060,241	6,255,666	2,129,662
12	1,387,140	2,603,667	3,995,807	1,751,512	3,135,930	3,061,871	6,197,801	2,156,671
19	1,509,380	2,629,048	4,138,428	1,693,147	3,121,495	2,996,570	6,118,065	2,155,202
26	1,331,237	2,559,362	3,890,599	1,672,776	3,098,385	2,999,025	6,087,410	2,136,510
August 2	1,417,318	2,579,786	3,997,104	1,681,809	3,089,610	3,035,844	6,124,955	2,128,146
9	1,377,470	2,599,507	3,976,977	1,661,477	3,055,460	3,003,340	6,058,801	2,139,673
16	1,422,730	2,593,668	4,016,398	1,660,227	3,012,355	2,993,145	6,010,501	2,143,391
23	1,293,021	2,563,177	3,856,198	1,664,855	3,055,290	2,955,500	6,010,791	2,149,006
30	1,350,786	2,565,462	3,916,247	1,679,641	3,047,410	3,039,814	6,087,224	2,150,968
Sept. - 6	1,396,840	2,649,042	4,045,882	1,660,892	3,104,007	3,106,096	6,210,104	2,142,882
13	1,382,940	2,615,165	3,998,105	1,620,848	3,111,177	3,188,691	6,299,872	2,047,709
20	1,348,595	2,610,699	3,959,294	1,622,167	3,122,520	3,331,476	6,453,996	2,069,723
27	1,373,465	2,633,943	4,007,408	1,635,830	3,189,020	3,393,858	6,562,879	2,084,875
Oct. - 4	1,606,335	2,719,174	4,325,509	1,650,205	3,416,430	3,559,824	6,976,255	2,219,893
11	1,460,605	2,708,910	4,169,515	1,657,811	3,416,265	3,778,482	7,194,748	2,309,594
18	1,482,210	2,708,348	4,190,558	1,699,676	3,441,100	3,930,248	7,371,349	2,376,132
25	1,487,575	2,703,176	4,190,751	1,734,569	3,526,640	3,898,942	7,425,483	2,512,666
Nov. - 1	1,518,445	2,774,515	4,292,960	1,804,686	3,511,550	3,958,352	7,469,902	2,535,813
8	1,492,075	2,817,743	4,309,818	1,812,826	3,458,100	3,981,410	7,439,510	2,564,244
15	1,586,315	2,942,639	4,528,954	1,805,009	3,455,735	3,971,919	7,427,654	2,558,877
22	1,610,825	3,036,272	4,647,097	1,834,929	3,394,170	3,971,728	7,365,899	2,595,532
29	1,597,615	2,982,464	4,580,099	1,823,238	3,368,930	3,963,682	7,332,613	2,621,683
Dec. - 6	1,527,625	2,907,913	4,435,538	1,829,373	3,376,202	3,980,969	7,357,172	2,604,912
13	1,466,745	2,829,411	4,296,156	1,829,348	3,344,755	3,993,674	7,338,430	2,582,916
20	1,372,590	2,713,167	4,085,757	1,834,816	3,264,990	3,936,016	7,201,007	2,681,251
27	1,378,875	2,701,792	4,080,667	1,848,655	3,184,953	3,848,791	7,033,744	2,739,889
1857:								
Jan. - 3	1,585,920	2,761,553	4,347,473	1,851,827	3,277,873	3,865,953	7,143,826	2,778,174
10	1,400,670	2,681,492	4,082,162	1,764,368	3,271,578	3,945,728	7,217,306	2,792,116
17	1,377,125	2,613,302	3,990,427	1,794,184	3,339,308	3,940,649	7,279,957	2,821,011
24	1,357,525	2,566,388	3,923,913	1,806,975	3,299,568	3,945,193	7,244,761	2,802,248
31	1,473,480	2,543,215	4,016,695	1,726,227	3,298,170	3,945,901	7,244,079	2,719,327
Feb. - 7	1,410,355	2,563,817	3,974,172	1,684,278	3,327,328	3,952,678	7,280,006	2,649,970
14	1,409,055	2,507,429	3,916,484	1,672,153	3,312,403	3,934,373	7,246,776	2,674,250
21	1,324,675	2,491,795	3,816,470	1,669,849	3,301,843	3,883,634	7,185,477	2,638,706
28	1,374,490	2,459,259	3,833,749	1,675,691	3,288,698	3,881,456	7,170,154	2,634,238
March - 7	1,397,320	2,516,425	3,913,745	1,642,818	3,299,448	3,888,569	7,188,017	2,565,449
14	1,299,310	2,450,660	3,749,970	1,628,685	3,323,017	3,826,177	7,149,194	2,518,409
21	1,260,115	2,446,320	3,706,335	1,647,974	3,283,478	3,815,477	7,098,955	2,491,070
28	1,233,840	2,416,080	3,649,920	1,598,305	3,288,470	3,799,628	7,088,098	2,493,137
April - 4	1,563,815	2,536,467	4,100,282	1,548,571	3,358,090	3,857,211	7,215,301	2,487,907
11	1,380,060	2,493,769	3,873,829	1,544,079	3,385,858	3,828,907	7,214,765	2,501,418
18	1,386,280	2,481,249	3,867,529	1,554,949	3,410,138	3,726,805	7,136,743	2,531,841
25	1,329,295	2,470,569	3,799,864	1,568,406	3,443,633	3,675,924	7,119,557	2,533,092
May - 2	1,465,880	2,518,084	3,983,964	1,614,953	3,553,403	3,646,239	7,199,647	2,472,227
9	1,513,525	2,566,475	4,080,000	1,616,540	3,522,173	3,642,616	7,164,794	2,451,410

Inland Revenue Office,
5 June 1857.

Appendix, No. 19.

AN ACCOUNT OF THE AGGREGATE WEEKLY CIRCULATION OF BANK NOTES IN THE UNITED KINGDOM, distinguishing those of the Bank of *England* in the hands of the Public, and the Issues of other Banks in *England*, *Scotland*, and *Ireland*, from 1844 to the present time.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1844:	£.	£.	£.	£.	£.	£.	£.	£.	£.	
October 19	21,088,000	4,731,957	3,305,830	8,037,787	29,120,787	—	—	—	—	
26	21,321,000	4,674,744	3,229,605	7,904,349	29,225,349	—	—	—	—	
November 2	20,820,000	4,618,524	3,196,154	7,814,678	28,634,678	—	—	—	—	
9	20,557,000	4,531,688	3,148,236	7,679,924	28,236,924	—	—	—	—	
16	20,581,000	4,483,841	3,128,725	7,612,566	28,193,566	—	—	—	—	
23	20,118,000	4,459,275	3,097,090	7,556,365	27,674,365	—	—	—	—	
30	19,842,000	4,421,367	3,073,915	7,495,282	27,337,282	—	—	—	—	
December 7	19,531,000	4,406,596	3,046,989	7,453,585	26,984,585	—	—	—	—	
14	19,258,000	4,423,864	3,048,081	7,471,945	26,729,945	—	—	—	—	
21	19,192,000	4,411,519	3,059,096	7,470,615	26,662,615	—	—	—	—	
28	19,123,000	4,411,615	3,058,770	7,470,385	26,598,385	—	—	—	—	
1845:										
January 4	19,669,000	4,469,699	3,061,893	7,531,592	27,200,592	—	—	—	—	
11	20,390,000	4,607,082	3,161,386	7,768,418	28,158,418	—	—	—	—	
18	20,545,000	4,617,450	3,159,727	7,777,177	28,322,177	—	—	—	—	
25	20,710,000	4,576,098	3,135,916	7,712,014	28,422,014	—	—	—	—	
February 1	20,590,000	4,508,784	3,092,885	7,601,669	28,191,669	—	—	—	—	
8	20,319,000	4,474,595	3,110,603	7,585,198	27,904,198	—	—	—	—	
15	20,142,000	4,424,972	3,105,409	7,530,381	27,672,381	—	—	—	—	
22	19,790,000	4,386,800	3,090,385	7,477,185	27,267,185	—	—	—	—	
March 1	20,000,000	4,359,778	3,053,219	7,412,997	27,412,997	—	—	—	—	
8	19,699,000	4,363,982	3,097,266	7,461,248	27,160,248	—	—	—	—	
15	19,697,000	4,398,929	3,135,228	7,529,228	27,226,228	—	—	—	—	
22	19,540,000	4,457,184	3,155,959	7,613,143	27,153,143	—	—	—	—	
29	19,724,000	4,585,077	3,202,898	7,787,915	27,511,915	—	—	—	—	
April 6	20,100,000	4,672,081	3,277,104	7,949,185	28,049,185	—	—	—	—	
13	21,216,000	4,716,308	3,352,623	8,067,826	29,283,826	—	—	—	—	
19	21,508,000	4,841,728	3,323,403	8,166,131	29,674,131	—	—	—	—	
26	21,103,000	4,386,033	3,273,312	7,659,345	28,732,345	—	—	—	—	

[illegible]

AN ACCOUNT of the Aggregate Weekly Circulation of Bank Notes in the United Kingdom, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.		IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.		Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1846:	£.	£.	£.	£.	£.	£.		£.	£.	£.	£.
February 7 -	20,435,000	4,548,496	3,145,741	7,694,237	28,129,237	3,152,463		4,310,800	3,158,671	7,469,471	38,751,171
14 -	20,126,000	4,479,857	3,122,368	7,602,220	27,728,220	3,097,930		4,303,000	3,151,624	7,454,624	38,280,774
21 -	20,085,000	4,438,726	3,098,090	7,536,816	27,621,816	3,040,965		4,293,200	3,175,491	7,468,691	38,131,472
28 -	20,021,000	4,417,865	3,068,126	7,485,991	27,506,991	3,043,840		4,310,400	3,175,734	7,486,134	38,036,965
March 7 -	19,503,000	4,462,506	3,106,847	7,569,353	27,072,353	3,053,240		4,292,700	3,162,895	7,455,595	37,581,188
14 -	19,406,000	4,496,873	3,150,366	7,647,259	27,053,259	3,015,557		4,272,700	3,184,888	7,457,588	37,526,404
21 -	19,231,000	4,512,280	3,194,835	7,707,115	26,938,115	3,003,163		4,233,300	3,189,694	7,422,994	37,364,272
28 -	19,586,000	4,590,013	3,255,696	7,845,709	27,431,709	3,003,159		4,230,100	3,213,575	7,443,675	37,878,543
April 4 -	19,866,000	4,716,551	3,297,360	8,013,911	27,879,911	3,055,598		4,317,300	3,236,044	7,553,344	38,488,853
11 -	20,302,000	4,792,473	3,345,418	8,137,891	28,439,891	3,158,468		4,367,100	3,227,761	7,594,861	39,193,220
18 -	20,516,000	4,760,660	3,335,327	8,095,987	28,611,987	3,082,226		4,382,500	3,139,964	7,522,464	39,216,677
25 -	20,561,000	4,699,970	3,229,751	7,929,721	28,490,721	3,089,000		4,353,200	3,121,433	7,474,633	39,054,354
May 2 -	20,664,000	4,711,565	3,262,541	7,974,106	28,638,106	3,177,021		4,414,600	3,095,522	7,510,122	39,325,249
9 -	20,409,000	4,699,117	3,309,846	8,008,963	28,417,963	3,261,316		4,400,700	3,088,672	7,489,372	39,168,651
16 -	20,023,000	4,646,279	3,295,375	7,941,654	27,964,654	3,571,919		4,348,200	3,056,736	7,404,936	38,941,509
23 -	19,932,000	4,546,578	3,191,270	7,737,846	27,669,846	3,595,291		4,274,100	3,009,796	7,283,896	38,549,085
30 -	19,950,000	4,523,756	3,141,367	7,666,128	27,615,128	3,652,400		4,207,800	2,946,202	7,154,002	38,421,525
June 6 -	19,857,000	4,502,975	3,161,608	7,664,583	27,521,583	3,536,708		4,155,000	2,880,168	7,035,168	38,093,459
13 -	19,592,000	4,438,718	3,139,570	7,572,283	27,164,283	3,456,198		4,096,800	2,825,973	6,922,773	37,543,254
20 -	19,374,000	4,361,008	3,076,219	7,437,227	26,811,227	3,389,338		4,019,800	2,756,370	6,776,170	36,976,785
27 -	19,609,000	4,380,490	3,074,136	7,454,626	27,063,626	3,327,529		3,993,000	2,734,261	6,727,261	37,118,416
July 4 -	20,019,000	4,400,154	3,066,445	7,466,599	27,485,599	3,438,416		4,038,000	2,712,041	6,750,041	37,674,056
11 -	20,841,000	4,443,508	3,110,709	7,554,217	28,395,217	3,379,093		4,016,600	2,676,214	6,692,814	38,467,124
18 -	21,001,000	4,418,209	3,108,469	7,526,678	28,527,678	3,415,229		3,985,900	2,639,964	6,575,864	38,518,771
25 -	20,750,000	4,420,066	3,085,490	7,505,556	28,255,556	3,301,877		3,872,500	2,609,650	6,482,150	38,039,583
August 1 -	20,495,000	4,382,633	3,062,903	7,445,536	27,940,536	3,377,059		3,884,800	2,623,789	6,508,589	37,826,184
8 -	20,311,000	4,344,413	3,057,955	7,402,398	27,713,398	3,392,445		3,883,800	2,596,482	6,480,282	37,586,125
15 -	20,855,000	4,305,495	3,040,356	7,345,851	28,200,851	3,416,267		3,865,700	2,585,355	6,451,055	38,068,173
22 -	20,148,000	4,329,503	3,050,555	7,380,058	27,528,058	3,362,753		3,844,200	2,584,035	6,428,235	37,319,046
29 -	20,426,000	4,384,070	3,086,300	7,469,270	27,895,270	3,411,877		3,918,100	2,622,627	6,540,727	37,847,874

September	5	20,530,000	4,432,067	3,136,316	7,568,283	28,098,288	3,408,005	3,966,500	2,582,708	6,549,208	38,146,396
	19	20,018,000	4,485,484	3,174,195	7,659,679	27,077,670	3,513,645	3,965,500	2,769,038	6,734,538	37,925,862
	19	19,941,000	4,552,838	3,243,096	7,796,934	27,736,934	3,591,780	4,026,800	2,872,801	6,899,601	38,228,315
	26	19,867,000	4,637,422	3,287,211	7,924,633	27,791,633	3,593,633	4,117,900	3,000,241	7,118,141	38,503,407
October	8	20,551,000	4,730,269	3,278,256	8,008,525	28,559,525	3,759,766	4,267,200	3,123,914	7,391,114	39,710,405
	10	20,772,000	4,746,527	3,241,801	7,988,328	28,760,328	3,715,474	4,326,400	3,270,976	7,597,376	40,073,178
	17	21,382,000	4,851,983	3,349,652	8,201,535	29,533,535	3,779,406	4,429,400	3,315,664	7,745,064	41,058,005
	24	21,280,000	4,814,017	3,381,805	8,195,322	29,475,322	3,795,451	4,419,100	3,382,907	7,802,007	41,072,780
	31	21,376,000	4,777,300	3,311,899	8,088,699	29,464,699	3,684,518	4,424,500	3,451,529	7,876,029	41,025,246
November	7	20,971,000	4,690,837	3,195,007	7,885,844	28,856,844	3,801,706	4,451,000	3,473,217	7,924,217	40,582,767
	14	20,410,000	4,655,313	3,210,933	7,866,296	28,276,296	4,046,526	4,419,600	3,494,600	7,914,200	40,237,022
	21	20,208,000	4,612,516	3,198,650	7,811,166	28,019,166	4,034,157	4,403,300	3,495,627	7,898,927	39,952,250
	28	19,968,000	4,587,286	3,199,430	7,786,706	27,774,706	4,000,372	4,345,100	3,463,945	7,808,945	39,584,023
December	5	19,867,000	4,531,314	3,152,649	7,683,933	27,550,933	3,906,418	4,332,100	3,403,963	7,736,063	39,193,444
	12	19,787,000	4,513,451	3,132,972	7,646,423	27,433,423	3,861,294	4,268,800	3,357,139	7,625,939	38,920,656
	19	19,649,000	4,499,871	3,132,655	7,632,526	27,181,526	3,707,617	4,221,500	3,331,741	7,553,241	38,442,384
	26	19,628,000	4,528,195	3,145,703	7,673,898	27,301,898	3,741,836	4,156,400	3,266,564	7,423,964	38,466,698
1847:											
January	2	20,031,000	4,562,539	3,142,623	7,705,167	27,736,167	3,837,881	4,202,200	3,257,316	7,459,516	39,033,564
	9	20,337,000	4,689,665	3,247,599	7,937,264	28,774,264	3,708,682	4,194,000	3,225,840	7,419,840	39,902,766
	16	20,679,000	4,734,415	3,315,435	8,049,840	29,728,840	3,651,848	4,136,800	3,159,769	7,296,569	39,677,257
	23	20,599,000	4,679,306	3,281,608	7,960,909	28,559,909	3,510,206	4,052,400	3,094,175	7,146,575	39,216,690
	30	20,469,000	4,598,043	3,226,931	7,824,974	28,293,974	3,532,193	4,078,000	3,096,726	7,174,726	39,000,893
February	6	19,613,000	4,589,136	3,213,688	7,802,824	27,415,824	3,585,032	4,087,700	3,078,766	7,166,466	38,167,322
	13	19,724,000	4,563,495	3,210,079	7,773,574	27,497,574	3,533,346	4,038,900	3,035,520	7,074,420	38,105,340
	20	19,482,000	4,527,347	3,198,849	7,726,196	27,208,196	3,444,096	3,995,700	2,986,487	6,982,187	37,684,479
	27	19,333,000	4,517,263	3,169,919	7,687,182	27,020,182	3,450,751	3,985,500	2,911,650	6,897,150	37,368,083
March	6	19,279,000	4,517,270	3,206,385	7,723,655	27,002,655	3,433,873	3,952,500	2,892,989	6,845,489	37,282,017
	13	19,232,000	4,514,605	3,235,323	7,740,927	26,981,927	3,357,356	3,855,900	2,948,308	6,804,208	37,143,491
	20	19,069,000	4,530,945	3,259,739	7,790,734	26,859,734	3,322,251	3,837,400	2,820,721	6,658,121	36,840,106
	27	19,444,000	4,605,510	3,292,597	7,898,107	27,342,107	3,327,936	3,785,400	2,825,742	6,611,142	37,281,185
April	3	19,855,000	4,701,163	3,338,669	8,039,832	27,894,832	3,469,045	3,853,600	2,847,750	6,701,350	38,065,227
	10	20,403,000	4,777,458	3,368,162	8,135,620	28,638,620	3,377,814	3,845,200	2,771,758	6,616,958	38,533,392
	17	20,243,000	4,722,449	3,281,970	8,004,419	28,247,419	3,368,865	3,795,000	2,654,887	6,449,887	38,066,171
	24	19,830,000	4,690,320	3,230,217	7,920,537	27,750,537	3,366,391	3,720,300	2,596,457	6,316,757	37,433,685
May	1	19,766,000	4,694,066	3,260,391	7,954,957	27,720,957	3,295,337	3,749,600	2,524,673	6,274,273	37,290,597
	8	19,592,000	4,664,338	3,235,766	7,950,104	27,542,104	3,350,444	3,677,200	2,431,012	6,108,212	37,000,760
	15	19,174,000	4,591,512	3,231,115	7,852,627	27,026,627	3,707,437	3,587,200	2,355,779	5,942,979	36,677,043
	22	18,780,000	4,504,394	3,200,487	7,704,881	26,484,881	3,714,554	3,480,100	2,268,801	5,748,901	35,948,336
	29	18,662,000	4,458,639	3,146,003	7,605,242	26,267,242	3,791,777	3,414,000	2,213,648	5,627,648	35,686,667

(continued)

AN ACCOUNT OF THE AGGREGATE WEEKLY CIRCULATION OF BANK NOTES IN THE UNITED KINGDOM, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			Total Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1847:	£.	£.	£.	£.	£.	£.	£.	£.	£.	
June - 5	18,346,000	4,409,723	3,093,945	7,503,668	25,849,668	3,676,918	3,371,300	2,162,027	5,533,327	35,059,918
12	18,218,000	4,368,948	3,084,792	7,443,785	25,661,785	3,606,899	3,302,500	2,109,684	5,412,184	34,680,818
19	17,968,000	4,814,771	3,028,278	7,343,049	25,311,049	3,513,688	3,221,800	2,064,858	5,286,658	34,111,390
26	18,051,000	4,329,390	3,028,791	7,368,181	25,409,181	3,471,573	3,179,000	2,042,476	5,221,476	34,102,230
July - 3	18,404,000	4,341,750	3,029,260	7,371,010	25,775,010	3,569,680	3,269,000	2,038,565	5,307,565	34,652,205
10	18,973,000	4,370,989	3,052,280	7,422,329	26,395,329	3,476,581	3,270,100	2,029,229	5,299,329	35,171,239
17	19,164,000	4,315,106	3,025,810	7,340,916	26,504,916	3,465,929	3,211,800	1,989,355	5,201,155	35,172,000
24	18,903,000	4,290,658	3,012,178	7,302,836	26,205,836	3,341,946	3,141,560	1,981,085	5,123,185	34,670,967
31	18,892,000	4,262,301	2,974,544	7,236,845	26,128,845	3,430,230	3,125,000	1,967,966	5,092,966	34,652,041
August - 7	18,688,000	4,251,158	2,994,195	7,245,353	25,933,353	3,491,819	3,094,800	1,999,024	5,093,324	34,518,496
14	18,656,000	4,228,646	2,982,820	7,211,486	25,867,486	3,558,629	3,067,600	2,011,917	5,079,517	34,505,612
21	18,127,000	4,185,578	2,948,452	7,134,080	25,261,080	3,465,038	3,015,600	2,008,367	5,023,967	33,750,080
28	18,236,000	4,164,321	2,927,734	7,092,055	25,328,055	3,435,528	3,018,500	1,999,115	5,017,615	33,781,198
September 4	18,207,000	4,174,873	2,955,701	7,130,574	25,337,574	3,577,411	3,034,100	2,033,747	5,067,847	33,982,832
11	17,841,000	4,191,992	2,985,520	7,177,512	25,018,512	3,512,153	3,088,000	2,045,825	5,083,825	33,614,490
18	17,932,000	4,204,928	3,029,736	7,234,664	25,166,664	3,512,470	3,068,500	2,112,789	5,181,989	33,860,423
25	18,079,000	4,269,708	3,072,747	7,342,455	25,421,455	3,515,286	3,108,400	2,176,041	5,284,441	34,221,182
October 2	18,712,000	4,402,217	3,155,878	7,558,090	26,270,090	3,586,043	3,204,800	2,238,263	5,443,063	35,299,196
9	18,640,000	4,464,909	3,170,880	7,635,739	26,275,739	3,626,185	3,227,100	2,286,571	5,513,671	35,415,545
16	19,859,000	4,521,545	3,222,090	7,743,635	27,102,635	3,653,565	3,299,700	2,315,469	5,615,169	36,371,869
23	20,318,000	4,412,080	3,178,560	7,590,590	27,908,590	3,539,622	3,284,200	2,282,249	5,566,449	37,014,661
30	20,833,000	4,286,947	3,054,470	7,290,417	28,123,417	3,553,989	3,250,500	2,224,704	5,476,204	37,152,610
November 6	20,326,000	4,039,039	2,880,659	6,919,698	27,315,698	3,699,719	3,263,000	2,157,445	5,420,445	36,435,862
13	20,051,000	3,847,888	2,729,615	6,577,453	26,628,453	3,783,904	3,214,500	2,128,918	5,343,418	35,755,775
20	19,298,000	3,715,826	2,694,668	6,310,494	25,608,494	3,727,792	3,183,200	2,145,511	5,328,711	34,664,997
27	18,970,000	3,685,411	2,527,309	6,162,720	25,132,720	3,713,968	3,134,100	2,163,096	5,297,196	34,143,884
December 4	18,763,000	3,571,893	2,455,189	6,026,522	24,809,522	3,704,302	3,169,800	2,151,845	5,321,645	33,885,469
11	19,391,000	3,524,698	2,408,911	5,933,503	24,354,503	3,545,953	3,120,200	2,132,016	5,252,216	33,051,972
18	17,753,000	3,508,770	2,396,411	5,908,181	23,661,181	3,378,073	3,089,800	2,105,037	5,194,637	32,233,991
25	17,328,000	3,534,360	2,417,628	5,941,868	23,764,868	3,180,609	3,069,100	2,124,106	5,180,266	32,131,763

SELECT COMMITTEE ON THE BANK ACTS.

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(continued)

AN ACCOUNT OF THE AGGREGATE WEEKLY CIRCULATION OF BANK NOTES IN THE UNITED KINGDOM, &c. — continued.

WEEK ENDING	ENGLAND.					SCOTLAND.		IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.		
1848:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	
October 7 -	17,475,000	3,832,935	2,765,610	6,598,545	24,073,545	3,247,570	2,799,800	1,971,411	4,771,211	32,092,326	
14 -	18,334,000	3,938,548	2,854,741	6,793,289	25,127,289	3,244,156	2,876,400	2,069,565	4,945,965	33,317,410	
21 -	18,560,000	3,947,191	2,880,826	6,828,017	25,388,017	3,276,914	2,911,900	2,106,235	5,018,135	33,683,066	
28 -	18,590,000	3,918,136	2,859,008	6,777,144	25,367,144	3,259,303	2,900,800	2,134,841	5,035,641	33,662,088	
November 4 -	18,554,000	3,870,617	2,820,477	6,691,094	25,245,094	3,444,752	2,942,600	2,164,534	5,107,134	33,796,980	
11 -	18,066,000	3,823,132	2,796,779	6,619,911	24,686,911	3,556,533	2,911,200	2,140,404	5,051,604	33,294,048	
18 -	17,843,000	3,732,428	2,756,764	6,489,192	24,332,192	3,530,493	2,855,600	2,127,829	4,983,429	32,855,114	
25 -	17,400,000	3,657,522	2,705,369	6,362,891	23,762,891	3,592,227	2,808,300	2,110,284	4,918,584	32,273,702	
December 2 -	17,328,000	3,601,817	2,649,747	6,251,564	23,579,564	3,592,270	2,831,900	2,090,890	4,922,590	32,094,424	
9 -	16,962,000	3,548,110	2,605,469	6,153,579	23,115,579	3,415,434	2,805,300	2,077,052	4,882,352	31,413,365	
16 -	16,736,000	3,499,216	2,574,815	6,074,031	22,810,031	3,247,152	2,760,200	2,055,399	4,815,599	30,872,782	
23 -	16,875,000	3,488,440	2,559,875	6,048,115	22,923,115	3,201,785	2,729,500	2,020,550	4,750,050	30,874,950	
30 -	17,130,000	3,492,858	2,529,331	6,022,189	23,152,189	3,242,972	2,706,900	1,955,642	4,662,542	31,037,703	
1849:											
January 6 -	17,250,000	3,575,213	2,566,525	6,141,738	23,391,738	3,133,404	2,741,100	1,979,518	4,720,618	31,245,760	
13 -	18,274,000	3,675,215	2,647,583	6,322,798	24,596,798	3,043,895	2,740,800	1,972,022	4,712,822	32,353,515	
20 -	18,628,000	3,688,393	2,650,981	6,339,374	24,967,374	2,997,174	2,713,100	1,951,636	4,664,736	32,639,284	
27 -	18,678,000	3,668,403	2,622,212	6,290,615	24,968,615	2,957,033	2,675,100	1,925,681	4,600,781	32,526,429	
February 3 -	18,777,000	3,633,653	2,609,418	6,243,071	25,020,071	3,092,967	2,730,400	1,930,102	4,660,502	32,773,540	
10 -	18,338,000	3,601,857	2,590,505	6,192,362	24,530,362	2,958,312	2,682,100	1,899,959	4,582,059	32,070,733	
17 -	18,288,000	3,544,774	2,597,571	6,142,345	24,430,345	2,906,374	2,647,400	1,873,371	4,520,771	31,857,490	
24 -	18,132,000	3,488,957	2,567,068	6,056,025	24,188,025	2,851,077	2,633,600	1,843,396	4,476,996	31,516,098	
March 3 -	18,372,000	3,460,397	2,564,383	6,024,780	24,396,780	3,086,488	2,679,100	1,835,369	4,514,469	31,997,737	
10 -	17,902,000	3,461,956	2,584,198	6,046,154	23,948,154	2,922,715	2,611,800	1,802,395	4,414,195	31,285,064	
17 -	17,699,000	3,459,513	2,591,739	6,051,252	23,750,252	2,890,907	2,570,100	1,791,735	4,361,835	31,002,994	
24 -	17,629,000	3,486,478	2,623,186	6,109,664	23,738,664	2,840,401	2,533,600	1,782,908	4,316,508	30,895,573	
31 -	17,946,000	3,572,110	2,691,827	6,263,937	24,209,937	2,880,509	2,543,800	1,767,165	4,310,965	31,401,411	
April 7 -	18,282,000	3,684,192	2,787,545	6,471,737	24,753,737	2,966,374	2,607,100	1,821,409	4,428,509	32,148,020	
14 -	19,053,000	3,744,144	2,873,202	6,617,436	26,670,436	2,894,595	2,637,000	1,785,298	4,422,298	32,087,229	

21	-	19,078,000	3,746,809	2,840,609	6,586,918	25,664,918	2,890,208	2,628,700	1,716,819	4,845,519	32,900,645
28	-	19,069,000	3,749,910	2,886,148	6,565,058	25,654,058	2,924,457	2,626,100	1,694,486	4,820,586	32,899,101
5	-	19,214,000	3,731,508	2,841,498	6,578,001	25,787,001	3,022,097	2,655,300	1,697,696	4,852,996	33,162,094
13	-	18,956,000	3,699,946	2,814,438	6,514,379	25,470,379	3,100,686	2,610,400	1,680,804	4,291,204	32,862,269
19	-	18,715,000	3,657,880	2,791,008	6,448,838	25,163,838	3,469,546	2,550,200	1,636,578	4,186,778	32,820,162
26	-	18,469,000	3,584,336	2,713,244	6,397,580	24,766,580	3,481,451	2,499,300	1,606,494	4,108,294	32,355,325
2	-	18,361,000	3,563,058	2,674,479	6,237,537	24,598,537	3,454,399	2,519,000	1,568,897	4,087,897	32,140,838
9	-	18,122,000	3,536,104	2,647,295	6,183,399	24,305,399	3,328,618	2,491,400	1,563,069	4,054,469	31,688,486
16	-	17,971,000	3,478,209	2,610,198	6,088,407	24,069,407	3,259,189	2,416,900	1,520,347	3,937,247	31,255,828
23	-	17,867,000	3,451,751	2,580,005	6,031,756	23,898,756	3,131,320	2,397,000	1,497,808	3,894,808	30,924,884
30	-	17,984,000	3,460,490	2,570,503	6,030,993	23,964,993	3,125,108	2,433,500	1,488,251	3,921,761	31,011,852
7	-	18,221,000	3,497,833	2,583,989	6,081,822	24,302,822	3,114,856	2,448,200	1,495,904	3,944,104	31,361,792
14	-	19,453,000	3,509,876	2,610,169	6,120,045	25,573,045	3,075,633	2,399,600	1,490,069	3,889,669	32,536,347
21	-	19,723,000	3,497,024	2,582,269	6,070,293	25,802,293	2,974,414	2,352,700	1,473,342	3,826,042	32,602,749
28	-	19,497,000	3,473,517	2,544,873	6,018,390	25,515,390	3,031,607	2,320,700	1,470,179	3,790,879	32,337,876
4	-	19,243,000	3,443,441	2,512,907	5,956,348	25,199,348	3,213,176	2,358,400	1,513,027	3,871,427	32,283,951
11	-	18,746,000	3,390,498	2,485,208	5,875,704	24,621,704	3,084,711	2,331,600	1,512,348	3,843,948	31,550,868
18	-	18,880,000	3,346,612	2,476,513	5,823,125	24,703,125	3,072,525	2,308,700	1,484,399	3,793,099	31,568,749
25	-	18,451,000	3,324,270	2,448,580	5,772,850	24,223,850	3,021,685	2,269,700	1,487,187	3,756,887	31,002,372
1	-	18,449,000	3,310,382	2,446,175	5,756,557	24,205,557	3,037,125	2,322,800	1,498,224	3,821,024	31,063,706
8	-	18,066,000	3,329,812	2,458,867	5,788,679	23,854,679	3,082,024	2,333,100	1,541,674	3,874,774	30,811,477
15	-	17,665,000	3,336,225	2,482,844	5,819,069	23,484,069	3,071,219	2,339,100	1,578,461	3,917,561	30,472,849
22	-	17,433,000	3,381,882	2,527,171	5,909,053	23,342,053	3,094,986	2,375,000	1,646,175	4,021,175	30,458,164
29	-	18,131,000	3,437,133	2,599,372	6,086,503	24,217,503	3,148,295	2,456,900	1,724,456	4,181,366	31,547,154
6	-	18,030,000	3,641,488	2,698,516	6,340,004	24,370,004	3,240,046	2,540,000	1,875,630	4,415,630	32,025,680
13	-	18,583,000	3,809,768	2,788,041	6,597,809	25,180,809	3,260,660	2,676,600	1,970,264	4,646,864	33,088,333
20	-	19,048,000	3,857,609	2,811,291	6,668,900	25,716,900	3,268,766	2,678,300	2,003,905	4,682,205	33,667,871
27	-	18,951,000	3,836,048	2,788,808	6,619,856	25,570,856	3,205,663	2,652,800	2,032,708	4,685,508	33,462,027
3	-	18,881,000	3,789,895	2,789,589	6,529,484	25,410,484	3,391,776	2,704,600	2,025,866	4,730,486	33,532,746
10	-	18,416,000	3,741,577	2,734,794	6,476,871	24,892,871	3,425,788	2,692,700	2,026,567	4,719,267	33,087,426
17	-	18,182,000	3,700,133	2,728,422	6,428,555	24,610,555	3,528,751	2,666,800	2,015,247	4,682,047	32,821,863
24	-	17,999,000	3,669,157	2,694,587	6,363,744	24,363,744	3,560,859	2,611,700	2,006,108	4,617,808	32,541,411
1	-	18,027,000	3,603,442	2,656,008	6,259,450	24,286,450	3,485,387	2,653,700	2,023,709	4,677,409	32,449,226
8	-	17,922,000	3,557,928	2,617,558	6,175,486	24,027,486	3,369,688	2,630,700	2,031,465	4,662,165	32,129,339
15	-	17,953,000	3,525,704	2,598,130	6,123,834	24,076,834	3,256,341	2,631,400	2,023,140	4,654,540	31,987,715
22	-	17,803,000	3,513,594	2,600,802	6,114,396	23,917,396	3,173,495	2,630,100	2,016,300	4,646,400	31,737,291
29	-	18,227,000	3,423,458	2,588,045	6,011,503	24,238,503	3,170,294	2,613,400	1,961,519	4,674,919	31,988,716

(continued)

AN ACCOUNT OF THE AGGREGATE WEEKLY CIRCULATION OF BANK NOTES IN THE UNITED KINGDOM, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	Total Circulation in England.		Bank of Ireland.	Other Banks.	Total in Ireland.	
1850:	£.	£.	£.	£.	£.	£.	£.	£.	£.	
January	19,256,000	3,605,548	2,618,299	6,228,847	24,479,847	3,193,687	2,679,500	1,981,943	4,661,443	32,334,977
5	19,085,000	3,714,541	2,717,343	6,431,884	25,516,884	3,143,366	2,694,000	1,985,855	4,679,855	33,340,095
12	19,333,000	3,708,340	2,704,832	6,413,173	25,746,173	3,070,655	2,694,300	1,974,832	4,668,982	33,485,759
19	19,706,000	3,712,767	2,681,364	6,394,131	26,100,131	3,048,758	2,895,400	1,973,692	4,669,092	33,812,981
26	19,625,000	3,670,852	2,661,089	6,331,941	25,956,841	3,135,683	2,719,500	1,973,568	4,693,068	33,785,692
February	19,421,000	3,610,925	2,663,449	6,274,374	25,695,374	3,076,417	2,695,000	1,970,877	4,665,877	33,437,668
9	19,186,000	3,563,496	2,667,513	6,231,009	25,417,009	3,036,903	2,661,200	1,953,679	4,614,879	33,068,791
16	19,889,000	3,543,251	2,639,855	6,183,106	25,072,106	2,968,867	2,641,800	1,927,348	4,569,148	32,610,121
23	19,008,000	3,517,075	2,644,546	6,161,621	25,169,621	3,080,050	2,679,000	1,912,113	4,591,113	32,840,784
March	18,838,000	3,511,355	2,666,344	6,176,999	25,004,699	3,015,252	2,599,500	1,900,399	4,499,899	32,519,850
9	19,009,000	3,515,379	2,691,571	6,206,950	25,215,950	2,935,142	2,581,700	1,883,262	4,464,962	32,616,054
16	18,619,000	3,522,831	2,705,745	6,228,576	24,847,576	2,944,064	2,545,800	1,859,528	4,405,328	32,196,968
23	19,452,000	3,531,409	2,773,422	6,304,831	25,816,831	2,986,238	2,582,000	1,860,972	4,442,972	33,255,041
30	19,374,000	3,700,825	2,350,293	6,551,118	25,925,118	3,019,421	2,618,700	1,898,766	4,512,466	33,457,005
April	20,048,000	3,757,209	2,313,568	6,570,777	26,618,777	3,025,540	2,645,400	1,858,935	4,504,835	34,148,652
6	20,335,000	3,754,672	2,383,213	6,637,865	26,972,865	3,017,924	2,664,600	1,830,774	4,495,374	34,486,183
13	20,296,000	3,769,432	2,918,532	6,682,964	26,978,964	2,999,710	2,647,300	1,806,939	4,454,239	34,432,913
20	20,107,000	3,752,783	2,920,668	6,673,451	26,780,451	3,169,108	2,719,300	1,833,906	4,553,206	34,502,765
May	19,901,000	3,730,432	2,898,592	6,628,924	26,529,924	3,198,712	2,670,000	1,814,590	4,484,590	34,213,226
11	19,469,000	3,694,617	2,353,978	6,548,596	26,017,696	3,411,383	2,617,200	1,766,116	4,383,316	33,812,244
18	19,043,000	3,621,034	2,811,788	6,432,817	25,475,817	3,567,236	2,551,700	1,739,661	4,291,361	33,384,414
25	19,215,000	3,562,881	2,753,049	6,316,530	25,531,530	3,536,076	2,554,400	1,717,438	4,271,838	33,339,444
June	19,165,000	3,531,859	2,712,822	6,244,631	25,409,681	3,414,722	2,528,500	1,709,962	4,238,462	33,062,865
1	19,460,000	3,496,564	2,702,654	6,198,218	25,658,218	3,368,095	2,485,900	1,679,693	4,165,593	33,191,906
8	18,853,000	3,489,453	2,716,163	6,205,630	25,058,630	3,235,707	2,482,800	1,644,343	4,127,143	32,421,470
15	19,301,000	3,512,101	2,705,470	6,217,571	25,518,571	3,223,312	2,479,700	1,622,708	4,102,408	32,844,291
22	19,457,000	3,537,695	2,712,351	6,250,046	25,707,046	3,207,385	2,527,000	1,667,297	4,194,297	33,108,728
29	20,274,000	3,567,611	2,739,950	6,307,561	26,681,661	3,287,709	2,517,200	1,638,236	4,155,436	34,024,706
July	20,568,000	3,548,931	2,716,622	6,265,553	26,838,553	3,099,806	2,438,100	1,618,267	4,056,367	33,989,726
6	20,761,000	3,517,684	2,635,231	6,202,915	26,963,915	3,090,493	2,421,500	1,613,392	4,034,892	34,089,300

August	3	90,714,000	3,485,804	2,652,624	6,188,428	26,852,428	3,326,638	2,461,700	1,666,211	4,117,911	84,296,972
September	10	90,149,000	3,445,891	2,686,658	6,081,544	26,230,544	3,173,719	2,443,200	1,660,658	4,108,856	83,608,119
	17	19,827,000	3,421,680	2,691,886	6,043,666	25,870,566	3,171,995	2,419,400	1,673,750	4,093,750	83,136,711
	24	19,630,000	3,400,824	2,593,473	6,000,297	25,630,297	3,117,122	2,409,100	1,656,959	4,106,059	82,848,478
	31	19,683,000	3,403,277	2,604,978	6,008,255	25,691,255	3,171,364	2,448,400	1,712,938	4,161,333	83,023,952
October	7	19,482,000	3,422,284	2,619,695	6,041,379	25,533,979	3,234,678	2,477,900	1,777,482	4,255,382	83,014,039
	14	19,242,000	3,430,775	2,635,508	6,066,288	25,308,288	3,207,229	2,477,800	1,820,261	4,298,061	82,613,573
	21	18,862,000	3,450,421	2,633,495	6,133,916	24,995,916	3,202,274	2,500,100	1,897,340	4,397,440	82,595,630
	28	19,033,000	3,531,140	2,731,980	6,263,120	25,296,120	3,258,464	2,554,900	1,983,209	4,538,109	83,087,693
November	5	19,304,000	3,666,828	2,808,728	6,476,556	25,780,556	3,307,433	2,652,300	2,091,935	4,744,235	83,832,224
	12	19,467,000	3,769,790	2,906,430	6,676,270	26,143,270	3,313,396	2,708,300	2,195,395	4,903,695	84,360,361
	19	20,140,000	3,817,180	2,936,527	6,753,687	26,893,687	3,305,969	2,744,500	2,249,428	4,993,928	85,193,604
	26	19,320,000	3,797,760	2,897,066	6,694,826	26,514,826	3,279,885	2,736,700	2,292,265	5,030,965	84,825,676
December	3	19,732,000	3,752,416	2,837,023	6,589,439	26,311,439	3,375,209	2,770,900	2,277,746	5,048,646	84,735,294
	9	19,264,000	3,700,423	2,829,117	6,529,540	25,793,540	3,524,871	2,750,200	2,267,636	5,017,836	84,336,247
	16	19,102,000	3,630,943	2,810,372	6,441,315	25,543,315	3,590,660	2,680,200	2,241,467	4,921,667	84,055,642
	23	18,802,000	3,580,364	2,769,223	6,349,587	24,951,587	3,694,659	2,672,800	2,225,897	4,898,997	83,544,943
January	30	18,607,000	3,531,380	2,747,622	6,279,002	24,836,002	3,566,815	2,689,800	2,246,683	4,936,483	83,389,300
	7	18,707,000	3,482,926	2,705,311	6,188,237	24,895,237	3,533,688	2,698,600	2,255,770	4,954,370	83,383,295
	14	18,280,000	3,459,015	2,682,947	6,141,962	24,421,962	3,350,682	2,659,700	2,238,922	4,898,622	82,671,266
	21	18,496,000	3,424,969	2,676,185	6,101,064	24,597,054	3,241,989	2,627,400	2,208,361	4,833,761	82,672,504
February	28	18,574,000	3,437,748	2,676,758	6,114,506	24,868,506	3,256,559	2,604,700	2,136,393	4,741,093	82,686,158
	4	19,037,000	3,492,373	2,685,456	6,157,829	25,194,829	3,410,478	2,645,800	2,147,857	4,799,657	83,398,964
	11	19,378,000	3,605,613	2,754,457	6,360,070	26,238,070	3,277,881	2,664,900	2,148,132	4,813,032	84,328,983
	18	19,947,000	3,610,795	2,769,816	6,380,611	26,327,611	3,174,637	2,645,100	2,126,130	4,771,230	84,273,478
March	25	19,492,000	3,584,511	2,724,790	6,309,301	25,861,301	3,146,970	2,628,800	2,123,889	4,752,689	83,700,960
	1	19,636,000	3,536,493	2,639,556	6,226,049	25,856,049	3,179,389	2,664,100	2,127,063	4,791,163	83,826,601
	8	19,175,000	3,499,620	2,694,191	6,193,811	25,368,811	3,193,345	2,646,500	2,134,503	4,781,003	83,849,159
	15	18,916,000	3,460,444	2,701,352	6,161,796	25,071,796	3,103,162	2,620,300	2,108,698	4,728,993	82,903,951
April	22	18,713,000	3,399,237	2,671,319	6,070,556	24,733,556	3,071,023	2,581,100	2,081,949	4,668,049	82,517,628
	1	19,286,000	3,379,337	2,663,989	6,043,276	25,279,276	3,062,884	2,618,100	2,077,911	4,696,011	83,088,171
	8	18,994,000	3,394,476	2,679,503	6,073,979	25,067,979	3,040,186	2,596,400	2,053,779	4,650,179	82,758,344
	15	18,755,000	3,383,470	2,692,900	6,076,270	24,831,270	3,002,447	2,563,400	2,034,332	4,597,732	82,431,449
May	22	18,494,000	3,390,618	2,706,781	6,097,399	24,591,399	3,037,444	2,519,200	2,020,538	4,539,738	82,158,581
	29	18,962,000	3,467,874	2,785,884	6,253,758	25,215,758	3,001,115	2,502,200	2,002,614	4,504,814	82,721,687
	6	19,065,000	3,569,788	2,864,803	6,434,591	25,499,591	3,120,931	2,556,500	2,031,692	4,588,192	83,208,714
	12	19,946,000	3,655,494	2,938,488	6,593,982	26,539,982	3,087,326	2,590,000	1,993,912	4,583,912	84,211,220
June	19	19,846,000	3,671,983	2,934,397	6,606,380	26,452,380	3,120,303	2,609,800	1,970,802	4,580,602	84,153,285
	26	19,669,000	3,720,703	2,976,297	6,697,000	26,566,000	3,078,999	2,583,500	1,932,419	4,516,919	84,160,918

(continued)

AN ACCOUNT OF THE AGGREGATE WEEKLY CIRCULATION OF BANK NOTES IN THE UNITED KINGDOM, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1851:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
May - 3	19,685,000	3,701,448	2,966,175	6,667,623	26,352,623	3,205,032	2,656,100	1,949,286	4,605,386	34,163,041
10	19,453,000	3,691,283	2,967,398	6,648,681	26,101,681	3,243,702	2,612,700	1,933,361	4,546,061	33,891,444
17	19,126,000	3,660,431	2,932,774	6,593,205	25,719,205	3,490,174	2,564,600	1,883,931	4,448,531	33,657,910
24	19,027,000	3,584,460	2,862,438	6,446,898	25,473,898	3,501,666	2,520,900	1,860,890	4,381,790	33,367,354
31	19,398,000	3,508,293	2,801,746	6,310,039	25,708,039	3,537,107	2,447,000	1,833,312	4,280,312	33,525,458
June - 7	19,008,000	3,489,969	2,785,602	6,275,571	25,283,571	3,449,245	2,457,900	1,786,225	4,244,125	32,976,941
14	18,881,000	3,472,393	2,771,858	6,243,751	25,124,751	3,408,684	2,417,800	1,751,656	4,169,456	32,702,891
21	18,915,000	3,444,344	2,745,200	6,189,544	25,104,544	3,288,300	2,378,300	1,722,906	4,101,206	32,494,050
28	19,256,000	3,445,365	2,728,911	6,174,176	25,430,176	3,194,372	2,326,900	1,679,588	4,006,488	32,631,036
July - 5	19,545,000	3,432,576	2,720,140	6,152,716	25,697,716	3,214,767	2,374,000	1,695,462	4,069,462	32,981,945
12	20,191,000	3,450,464	2,730,025	6,180,489	26,371,489	3,164,341	2,379,000	1,668,947	4,047,947	33,583,777
19	20,684,000	3,412,121	2,719,071	6,131,192	26,766,192	3,220,988	2,322,600	1,648,417	3,971,017	33,967,197
26	20,516,000	3,373,523	2,679,899	6,053,422	26,569,422	3,056,927	2,289,200	1,663,917	3,963,117	33,579,466
August - 2	20,346,000	3,319,961	2,619,352	5,939,313	26,285,313	3,178,941	2,311,000	1,676,275	3,987,275	33,451,529
9	20,151,000	3,284,434	2,592,239	5,876,673	26,027,673	3,164,766	2,301,200	1,701,140	4,002,340	33,194,779
16	20,131,000	3,248,098	2,593,651	5,841,749	25,972,749	3,196,057	2,274,200	1,692,254	3,966,454	33,135,260
23	19,745,000	3,216,174	2,567,329	5,783,503	25,528,503	3,075,352	2,237,800	1,703,895	3,941,695	32,545,550
30	19,716,000	3,201,291	2,553,955	5,755,246	25,471,246	3,098,291	2,225,800	1,708,144	3,933,944	32,503,481
September - 6	19,363,000	3,211,572	2,564,759	5,776,331	25,139,331	3,133,087	2,271,800	1,775,351	4,046,951	32,319,369
13	19,111,000	3,228,574	2,608,857	5,837,431	24,948,431	3,111,250	2,275,200	1,796,104	4,071,304	32,130,985
20	18,952,000	3,263,050	2,643,214	5,906,264	24,858,264	3,106,033	2,285,200	1,856,664	4,141,864	32,106,161
27	19,178,000	3,341,872	2,702,250	6,044,122	25,222,122	3,142,505	2,294,400	1,918,810	4,213,210	32,577,837
October - 4	19,458,000	3,463,804	2,784,814	6,248,618	25,706,618	3,304,240	2,411,900	2,025,354	4,437,254	33,448,121
11	19,572,000	3,570,806	2,866,772	6,437,578	26,009,578	3,264,310	2,448,200	2,108,697	4,551,897	33,825,785
18	20,676,000	3,636,415	2,903,800	6,540,215	27,216,215	3,309,829	2,508,400	2,183,846	4,692,246	35,218,290
25	20,698,000	3,622,095	2,865,094	6,487,189	27,185,189	3,309,474	2,518,200	2,236,608	4,754,808	36,249,471
November - 1	20,469,000	3,591,964	2,806,859	6,398,823	26,867,823	3,370,185	2,575,300	2,277,306	4,852,606	36,090,564
8	20,121,000	3,572,628	2,812,939	6,385,562	26,506,562	3,471,889	2,579,500	2,296,223	4,875,723	34,853,074
15	19,586,000	3,517,668	2,801,689	6,319,352	25,905,352	3,548,564	2,592,400	2,318,296	4,910,696	34,459,612
22	19,356,000	3,476,284	2,778,207	6,253,491	25,608,491	3,559,750	2,514,000	2,311,696	4,825,696	34,093,937
29	19,223,000	3,483,267	2,740,074	6,174,241	25,997,241	3,587,154	2,476,300	2,306,315	4,781,515	33,766,910

December	- 6	18,855,000	8,406,201	2,697,102	6,103,303	24,958,303	3,524,016	2,524,300	2,311,106	4,835,496	33,317,815
-	13	18,889,000	8,386,227	2,681,895	6,068,122	24,957,122	3,391,174	2,481,100	2,277,519	4,758,019	33,106,915
-	20	18,676,000	8,352,251	2,673,239	6,025,490	24,701,490	3,286,185	2,463,700	2,257,241	4,720,941	32,708,616
-	27	18,720,000	8,339,746	2,661,513	6,001,259	24,721,259	3,226,542	2,411,800	2,180,226	4,592,026	32,539,827
1852:											
January	- 3	19,285,000	8,398,919	2,657,601	6,056,520	25,341,520	3,419,002	2,469,900	2,194,192	4,664,092	33,424,614
-	10	20,241,000	8,513,606	2,750,818	6,273,424	26,514,424	3,319,635	2,511,100	2,203,369	4,714,469	34,548,528
-	17	21,038,000	8,541,201	2,789,664	6,330,365	27,368,865	3,248,122	2,501,800	2,203,853	4,705,653	35,322,640
-	24	20,640,000	8,523,969	2,766,333	6,290,302	26,930,302	3,147,268	2,455,800	2,181,822	4,687,622	34,715,192
-	31	20,739,000	8,495,748	2,728,724	6,224,472	26,968,472	3,246,063	2,475,800	2,191,678	4,666,978	34,876,513
February	- 7	20,348,000	8,460,084	2,727,308	6,137,392	26,535,392	3,232,068	2,500,100	2,205,396	4,705,996	34,473,456
-	14	20,708,000	8,432,304	2,723,067	6,155,371	26,863,371	3,161,494	2,475,700	2,166,283	4,641,933	34,666,848
-	21	20,187,000	8,382,777	2,716,135	6,098,912	26,285,912	3,075,819	2,443,100	2,258,578	4,601,678	33,963,409
-	28	20,523,000	8,373,582	2,705,993	6,079,575	26,602,575	3,101,770	2,423,300	2,143,613	4,566,913	34,271,258
March	- 6	20,237,000	8,393,968	2,724,647	6,118,615	26,355,615	3,124,113	2,452,100	2,134,296	4,586,396	34,066,124
-	13	20,235,000	8,414,668	2,741,034	6,155,702	26,390,702	3,056,762	2,431,200	2,131,155	4,562,355	34,009,819
-	20	19,980,000	8,407,552	2,763,096	6,170,648	26,150,648	3,044,451	2,408,200	2,126,124	4,534,324	33,729,423
-	27	20,150,000	8,462,894	2,821,794	6,234,688	26,434,688	3,010,393	2,386,000	2,103,339	4,489,339	33,934,420
April	- 3	20,687,000	8,546,730	2,878,089	6,424,319	27,111,319	3,185,275	2,433,300	2,133,454	4,562,254	34,859,348
-	10	21,208,000	8,645,623	2,963,996	6,609,619	27,817,619	3,136,274	2,473,500	2,111,050	4,584,550	35,538,443
-	17	22,056,000	8,662,868	2,973,891	6,636,749	28,692,749	3,115,953	2,511,700	2,063,800	4,575,300	36,334,002
-	24	21,599,000	8,672,071	2,980,180	6,662,251	28,351,251	3,115,348	2,520,300	2,023,124	4,543,424	35,910,923
May	- 1	21,832,000	8,640,832	2,965,049	6,605,381	28,437,381	3,193,941	2,566,900	2,067,447	4,634,347	36,266,169
-	8	21,845,000	8,642,112	2,964,857	6,606,969	28,451,969	3,254,631	2,589,000	2,064,517	4,653,517	36,360,107
-	15	21,670,000	8,613,779	2,916,582	6,529,361	28,199,361	3,648,122	2,584,200	2,048,956	4,638,156	36,480,339
-	22	21,304,000	8,559,711	2,901,727	6,481,438	27,765,438	3,598,159	2,534,100	2,030,378	4,564,478	35,928,075
-	29	21,645,000	8,512,134	2,849,791	6,381,925	28,006,925	3,610,096	2,499,800	2,022,317	4,522,417	36,139,438
June	- 5	21,685,000	8,496,045	2,838,375	6,334,420	28,019,420	3,649,908	2,517,500	2,020,592	4,538,092	36,207,420
-	12	21,285,000	8,451,613	2,812,360	6,263,978	27,648,978	3,463,059	2,491,100	2,001,873	4,492,973	35,505,005
-	19	21,437,000	8,419,168	2,791,329	6,210,497	27,647,497	3,348,231	2,462,900	1,934,787	4,397,687	35,393,415
-	26	21,343,000	8,424,239	2,794,489	6,218,728	27,661,728	3,277,228	2,442,300	1,911,389	4,363,689	35,192,645
July	- 3	22,241,000	8,449,936	2,800,834	6,250,770	28,491,770	3,421,356	2,514,200	1,915,639	4,429,839	36,342,965
-	10	23,380,000	8,510,458	2,839,429	6,349,387	29,729,887	3,306,388	2,540,300	1,907,129	4,447,929	37,484,204
-	17	23,748,000	8,504,355	2,856,520	6,380,875	30,108,875	3,367,535	2,517,800	1,874,327	4,392,127	37,868,537
-	24	23,231,000	8,485,553	2,839,536	6,325,089	29,566,089	3,215,931	2,469,200	1,876,202	4,345,402	37,117,432
-	31	23,479,000	8,460,408	2,799,188	6,259,596	29,788,596	3,310,563	2,479,500	1,885,408	4,364,908	37,411,007
August	- 7	23,040,000	8,456,534	2,759,088	6,215,622	29,255,622	3,336,994	2,537,500	1,945,893	4,488,393	37,076,009
-	14	22,953,000	8,438,547	2,758,674	6,197,221	29,150,221	3,315,591	2,507,000	1,955,825	4,462,825	36,928,637
-	21	22,760,000	8,396,003	2,754,108	6,150,111	28,910,111	3,269,529	2,489,000	1,988,084	4,477,084	36,656,724
-	28	22,620,000	8,387,125	2,756,032	6,143,157	28,763,157	3,265,870	2,468,100	1,996,110	4,464,210	36,513,237

(continued)

AN ACCOUNT of the Aggregate Weekly Circulation of Bank Notes in the United Kingdom, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1852:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
September 4	22,811,000	3,404,860	2,788,961	6,193,811	29,004,811	3,485,817	2,541,400	2,069,300	4,610,700	37,101,328
11	22,086,000	3,466,178	2,852,887	6,309,065	28,395,065	3,353,073	2,528,100	2,100,154	4,628,254	36,376,892
18	21,963,000	3,482,331	2,895,077	6,377,908	28,330,908	3,412,839	2,571,100	2,192,800	4,763,900	36,507,647
25	21,513,000	3,563,539	2,951,474	6,515,013	28,028,013	3,438,997	2,590,200	2,320,496	4,910,696	36,377,706
October 2	22,244,000	3,700,187	3,019,590	6,719,727	28,968,727	3,567,364	2,742,400	2,457,580	5,199,980	37,731,071
9	22,262,000	3,827,081	3,105,824	6,932,905	29,184,905	3,593,743	2,770,300	2,606,771	5,377,071	38,155,719
16	23,660,000	3,904,471	3,159,353	7,063,824	30,723,824	3,563,662	2,843,000	2,707,642	5,550,642	39,838,128
23	23,160,000	3,894,691	3,077,673	6,972,364	30,132,364	3,675,616	2,853,200	2,756,388	5,609,588	39,417,568
30	23,818,000	3,867,609	2,980,764	6,848,373	30,661,373	3,649,758	2,857,100	2,791,500	5,648,600	39,959,731
November 6	23,351,000	3,850,766	2,993,999	6,844,755	30,195,755	3,701,225	2,874,200	2,783,287	5,657,487	39,844,467
13	23,302,000	3,813,627	3,006,909	6,820,536	30,022,536	3,973,466	2,850,700	2,771,705	5,632,405	39,618,407
20	22,671,000	3,766,727	2,983,962	6,740,689	29,411,689	3,976,981	2,829,900	2,768,242	5,598,142	38,986,812
27	22,703,000	3,696,617	2,937,948	6,636,565	29,339,565	3,873,869	2,817,200	2,797,385	5,614,585	38,828,019
December 4	22,726,000	3,670,310	2,911,237	6,581,547	29,304,547	3,945,138	2,878,900	2,834,994	5,713,894	38,963,579
11	22,556,000	3,647,619	2,910,803	6,558,422	29,114,422	3,766,042	2,857,300	2,830,250	5,687,550	38,568,014
18	22,286,000	3,642,551	2,918,270	6,560,821	28,796,821	3,666,344	2,853,700	2,820,670	5,674,370	38,137,535
25	22,236,000	3,631,611	2,916,002	6,547,613	28,773,613	3,678,760	2,840,800	2,825,157	5,665,957	38,118,380
1853:										
January 1	23,084,000	3,651,438	2,912,091	6,563,524	29,617,524	3,772,648	2,871,500	2,763,127	5,634,627	39,024,799
8	23,361,000	3,773,647	2,989,356	6,763,003	30,124,003	3,634,591	2,913,500	2,802,412	5,715,912	39,474,506
15	23,661,000	3,834,089	3,045,753	6,879,842	30,540,842	3,564,361	2,893,300	2,815,836	5,709,136	39,814,339
22	23,474,000	3,826,969	3,011,139	6,838,108	30,312,108	3,479,254	2,906,100	2,792,840	5,698,940	39,490,302
29	23,988,000	3,797,224	2,998,928	6,796,152	29,779,152	3,536,475	2,886,000	2,797,631	5,684,231	38,999,858
February 5	22,695,000	3,744,796	2,976,722	6,721,518	29,416,518	3,602,303	2,918,400	2,830,947	5,749,347	38,768,168
12	22,805,000	3,711,647	2,961,956	6,673,503	28,978,503	3,544,406	2,881,300	2,806,483	5,687,783	38,210,692
19	22,081,000	3,669,957	2,946,039	6,616,896	28,697,896	3,436,765	2,837,200	2,767,205	5,604,405	37,739,066
26	21,990,000	3,649,566	2,961,645	6,611,210	28,601,210	3,417,051	2,815,700	2,721,409	5,537,109	37,555,370
March 5	22,276,000	3,654,226	2,977,228	6,631,454	28,907,454	3,454,012	2,829,000	2,719,303	5,548,303	37,909,769
12	21,713,000	3,683,870	3,013,493	6,697,363	28,410,363	3,460,282	2,793,900	2,707,554	5,501,454	37,372,099
19	21,465,000	3,698,501	3,022,179	6,720,680	28,185,680	3,444,254	2,780,600	2,714,717	5,495,317	37,125,251
26	21,794,000	3,770,455	3,098,520	6,808,975	28,692,975	3,422,060	2,790,100	2,750,447	5,540,547	37,625,582

SELECT COMMITTEE ON THE BANK ACTS.

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April -	9	22,887,000	3,856,864	3,153,832	7,010,196	29,897,196	3,460,878	2,824,300	2,699,561	5,523,861	38,881,936
	9	22,977,000	3,919,319	3,167,999	7,037,318	30,064,318	3,516,158	2,632,000	2,683,456	5,516,456	39,096,862
	16	22,613,000	3,904,087	3,106,970	7,011,057	30,624,057	3,571,381	2,842,000	2,640,680	5,482,680	39,678,118
	23	23,408,000	3,924,666	3,180,370	7,054,936	30,462,036	3,521,019	2,844,300	2,618,486	5,457,786	39,442,341
	30	23,125,000	3,923,378	3,155,871	7,078,249	30,303,349	3,553,475	2,880,300	2,624,507	5,504,807	39,391,531
May -	7	23,470,000	3,902,185	3,142,516	7,044,701	30,514,701	3,670,989	2,900,900	2,669,089	5,569,989	39,755,679
	14	23,163,000	3,890,991	3,111,781	7,002,772	30,165,772	3,673,254	2,849,400	2,652,918	5,501,618	39,640,644
	21	22,639,000	3,852,436	3,129,983	6,983,419	29,621,419	4,034,380	2,800,100	2,619,929	5,419,829	39,075,123
	28	22,582,000	3,765,678	3,054,761	6,820,439	29,402,439	4,096,239	2,756,600	2,597,992	5,354,592	38,853,260
June -	4	23,423,000	3,720,012	3,097,487	6,717,499	30,140,499	4,095,042	2,786,600	2,614,660	5,401,260	39,636,801
	11	23,083,000	3,694,974	3,062,365	6,677,339	29,760,339	3,879,264	2,748,800	2,546,208	5,389,508	38,929,106
	18	22,696,000	3,685,102	3,008,898	6,693,995	29,389,995	3,789,767	2,710,600	2,477,524	5,188,124	38,867,886
	25	23,632,000	3,695,683	3,030,100	6,716,733	29,347,733	3,710,631	2,681,400	2,441,710	5,133,110	38,181,524
July -	3	22,848,000	3,718,863	3,011,202	6,730,065	29,578,065	3,776,474	2,746,100	2,426,365	5,172,465	38,527,004
	9	23,607,000	3,773,102	3,031,111	6,804,218	30,611,218	3,769,699	2,761,700	2,449,116	5,210,816	39,591,728
	16	23,888,000	3,753,708	3,045,502	6,799,210	30,687,210	3,820,308	2,724,000	2,435,995	5,159,995	39,667,408
	23	23,627,000	3,731,774	3,037,921	6,759,695	30,386,695	3,644,811	2,682,600	2,421,013	5,103,513	39,136,019
	30	23,352,000	3,692,739	3,066,057	6,658,796	30,010,796	3,729,120	2,680,000	2,434,236	5,114,936	38,854,153
August	6	23,523,000	3,671,529	3,036,142	6,607,671	30,130,671	3,791,062	2,745,600	2,505,527	5,251,127	39,172,860
	13	23,100,000	3,658,054	3,065,460	6,623,514	29,723,514	3,747,421	2,700,700	2,506,516	5,207,216	38,678,151
	20	23,003,000	3,628,707	2,978,700	6,607,407	29,610,407	3,677,602	2,679,800	2,503,104	5,182,904	38,470,913
	27	22,776,000	3,650,352	2,989,994	6,640,246	29,416,246	3,657,929	2,673,900	2,536,013	5,209,213	38,283,388
September	3	22,466,000	3,656,316	3,004,385	6,660,601	29,126,601	3,832,633	2,719,300	2,602,921	5,322,231	38,281,455
	10	22,198,000	3,694,387	3,044,598	6,738,985	28,936,985	3,788,505	2,717,500	2,634,774	5,352,274	38,077,764
	17	22,422,000	3,741,099	3,072,672	6,813,771	29,236,771	3,794,909	2,752,900	2,700,719	5,453,619	38,484,299
	24	21,985,000	3,815,332	3,091,925	6,907,257	28,842,257	3,841,141	2,740,600	2,769,644	5,510,244	38,193,642
October	1	22,773,000	3,901,813	3,093,334	6,994,647	29,767,647	3,948,378	2,844,100	2,838,719	5,727,819	39,443,844
	8	22,841,000	4,008,444	3,161,651	7,170,095	30,011,095	4,016,839	2,940,300	3,033,711	6,034,011	40,061,945
	15	23,667,000	4,092,091	3,207,628	7,399,719	30,966,719	3,983,752	3,047,100	3,236,999	6,274,099	41,204,580
	22	23,145,000	4,101,216	3,167,038	7,268,254	30,413,254	3,974,806	3,072,000	3,290,400	6,362,400	40,750,460
	29	22,987,000	4,075,730	3,115,420	7,191,150	30,178,150	3,995,357	3,066,300	3,331,406	6,397,706	40,371,213
November	5	22,627,000	4,039,755	3,109,935	7,149,690	29,776,690	4,094,645	3,089,500	3,321,729	6,411,229	40,282,564
	12	22,181,000	3,991,808	3,142,514	7,184,322	29,316,322	4,358,338	3,070,600	3,336,871	6,407,471	40,081,131
	19	21,591,000	3,937,665	3,129,467	7,067,132	28,658,132	4,387,275	3,086,300	3,320,580	6,356,880	39,352,287
	26	21,344,000	3,899,762	3,101,563	7,001,325	28,345,325	4,355,706	3,029,100	3,319,212	6,341,312	39,042,343
December	3	21,205,000	3,870,732	3,081,739	6,952,471	28,157,471	4,347,354	3,112,000	3,358,360	6,470,360	38,975,185
	10	21,045,000	3,840,451	3,065,714	6,906,165	27,951,165	4,109,458	3,096,400	3,355,763	6,452,153	38,512,776
	17	20,606,000	3,817,131	3,043,302	6,860,433	27,466,433	4,023,962	3,098,400	3,359,402	6,457,802	37,948,197
	24	20,810,000	3,806,707	3,033,600	6,840,307	27,650,307	3,970,398	3,076,800	3,365,802	6,432,602	38,053,307
	31	21,078,000	3,833,492	3,036,256	6,869,743	27,947,743	4,162,994	3,069,500	3,293,243	6,362,743	38,473,485

(continued)

AN ACCOUNT of the Aggregate Weekly Circulation of Bank Notes in the United Kingdom, &c.—continued.

WEEK E N D I N G	E N G L A N D.					SCOTLAND.	I R E L A N D.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.		Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.		TOTAL in Ireland.
1854:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
January 7 -	21,348,000	3,900,045	3,060,464	6,960,509	28,308,509	3,970,568	3,133,300	3,322,278	6,455,578	38,734,655
14 -	21,941,000	3,969,180	3,132,717	7,101,897	29,042,897	3,934,933	3,191,800	3,428,891	6,620,691	39,598,511
21 -	22,271,000	3,955,518	3,096,397	7,051,915	29,322,915	3,924,047	3,212,100	3,507,814	6,719,914	39,966,876
28 -	22,348,000	3,942,631	3,077,395	7,020,026	29,368,026	3,902,017	3,204,200	3,556,905	6,761,105	40,031,148
February 4 -	22,557,000	3,919,585	3,058,583	6,978,168	29,535,168	4,132,540	3,255,600	3,575,265	6,830,865	40,548,573
11 -	22,109,000	3,880,057	3,053,432	6,933,489	29,042,489	3,950,146	3,240,300	3,599,324	6,839,624	39,832,259
18 -	21,655,000	3,841,839	3,044,426	6,886,265	28,541,265	3,861,758	3,203,500	3,543,737	6,747,237	39,150,260
25 -	21,670,000	3,817,915	3,055,082	6,872,997	28,542,997	3,816,801	3,200,600	3,529,741	6,730,341	39,090,139
March 4 -	21,558,000	3,817,451	3,068,703	6,886,154	28,444,154	4,023,900	3,250,000	3,509,043	6,759,043	39,227,097
11 -	21,014,000	3,820,096	3,068,573	6,908,669	27,922,669	3,755,216	3,216,600	3,479,684	6,696,284	38,374,169
18 -	20,784,000	3,791,697	3,093,191	6,884,888	27,668,888	3,731,552	3,202,500	3,454,956	6,657,456	38,107,896
25 -	21,241,000	3,807,984	3,137,564	6,945,548	28,186,548	3,735,110	3,177,300	3,418,207	6,595,507	38,517,165
April 1 -	21,684,000	3,874,575	3,180,754	7,055,329	28,739,329	3,833,697	3,231,800	3,407,200	6,639,000	39,212,026
8 -	22,411,000	3,953,638	3,169,847	7,128,485	29,534,485	3,897,952	3,252,100	3,415,168	6,667,268	40,099,705
15 -	22,490,000	3,970,934	3,124,448	7,095,382	29,585,382	3,869,654	3,280,300	3,383,578	6,663,878	40,118,914
22 -	22,270,000	3,978,128	3,151,025	7,129,153	29,399,153	3,830,687	3,286,600	3,303,263	6,589,863	39,819,653
29 -	22,247,000	3,969,211	3,147,218	7,116,429	29,363,429	3,838,661	3,316,900	3,305,027	6,621,927	39,874,017
May 6 -	21,974,000	3,945,242	3,127,684	7,072,926	29,046,926	3,992,852	3,318,100	3,303,004	6,621,104	39,660,882
13 -	21,144,000	3,906,376	3,114,822	7,021,198	28,165,198	4,168,289	3,276,800	3,232,395	6,509,195	38,832,682
20 -	20,679,000	3,837,680	3,106,953	6,944,583	27,628,583	4,408,875	3,173,900	3,144,520	6,318,420	38,345,878
27 -	20,460,000	3,765,817	3,030,188	6,796,000	27,256,000	4,361,741	3,126,200	3,085,811	6,212,011	37,829,752
June 3 -	20,540,000	3,734,093	2,993,741	6,727,834	27,267,834	4,358,833	3,134,200	3,024,471	6,158,671	37,785,338
10 -	20,314,000	3,700,031	2,962,019	6,662,050	26,976,050	4,161,969	3,076,700	2,955,361	6,032,061	37,160,080
17 -	19,701,000	3,637,498	2,952,047	6,589,545	26,290,545	4,090,496	3,010,900	2,873,586	5,884,486	36,265,527
24 -	19,614,000	3,615,354	2,934,274	6,549,628	26,163,628	3,975,183	2,953,100	2,825,356	5,778,456	35,917,267
July 1 -	20,099,000	3,605,109	2,910,171	6,515,280	26,614,280	4,042,465	2,995,200	2,779,462	5,774,662	36,431,207
8 -	20,521,000	3,638,774	2,925,173	6,563,947	27,084,947	3,974,117	2,997,400	2,770,453	5,767,853	36,826,917
15 -	20,683,000	3,616,687	2,930,235	6,546,922	27,229,922	4,126,349	2,980,000	2,705,259	5,685,259	37,043,580
22 -	20,657,000	3,594,716	2,912,966	6,507,682	27,164,682	3,874,921	2,930,600	2,670,777	5,591,377	36,830,980
29 -	20,515,000	3,549,765	2,860,161	6,406,926	26,926,926	3,868,916	2,908,500	2,671,369	5,579,869	36,893,611

August -	5	20,302,000	3,520,782	2,829,632	6,350,484	26,652,434	3,958,241	2,010,500	2,989,272	5,599,772	36,210,447
	12	20,165,000	3,499,233	2,847,759	6,346,992	26,611,992	3,924,157	2,877,000	2,873,580	5,550,580	36,986,729
	19	20,123,000	3,476,183	2,846,865	6,321,988	26,444,988	3,901,686	2,864,500	2,866,986	5,541,486	36,888,168
	26	20,048,000	3,461,482	2,852,170	6,333,652	26,381,652	3,790,248	2,846,400	2,727,597	5,573,997	36,746,992
September	2	19,852,000	3,484,859	2,898,860	6,353,219	26,205,219	3,853,700	2,898,600	2,744,990	5,643,590	36,702,509
	9	19,622,000	3,519,473	2,896,889	6,416,362	26,088,362	3,921,741	2,877,500	2,750,686	5,628,186	36,558,288
	16	19,583,000	3,551,072	2,952,917	6,503,989	26,086,989	3,941,426	2,873,800	2,757,986	5,631,786	36,660,201
	23	19,286,000	3,607,334	3,002,768	6,610,097	25,906,097	3,998,334	2,858,400	2,793,309	5,646,709	36,551,140
	30	19,965,000	3,721,719	3,064,952	6,786,671	26,751,671	4,021,335	2,916,600	2,871,000	5,787,800	36,560,606
October	7	19,959,000	3,874,823	3,142,073	7,016,896	26,975,896	4,178,340	3,058,300	3,065,584	6,123,884	37,278,120
	14	20,578,000	4,003,955	3,168,997	7,162,952	27,740,952	4,194,338	3,119,800	3,170,122	6,289,922	38,226,212
	21	20,872,000	4,006,657	3,132,060	7,137,717	28,009,717	4,162,237	3,204,300	3,264,660	6,468,960	38,660,914
	28	20,936,000	3,985,783	3,125,842	7,111,625	28,047,625	4,173,619	3,187,500	3,302,063	6,489,563	38,710,807
November	4	20,604,000	3,988,910	3,156,559	7,145,469	27,749,469	4,315,153	3,262,300	3,368,854	6,631,154	38,695,776
	11	20,289,000	3,979,489	3,168,733	7,146,232	27,437,222	4,513,662	3,258,800	3,423,386	6,682,136	38,633,020
	18	19,828,000	3,926,372	3,126,001	7,052,373	26,880,373	4,462,735	3,246,300	3,424,319	6,670,619	38,013,727
	25	19,750,000	3,898,692	3,098,501	6,997,193	26,747,193	4,516,100	3,219,200	3,430,144	6,649,344	37,912,637
December	2	19,617,000	3,885,394	3,095,978	6,981,372	26,598,372	4,516,388	3,292,200	3,467,437	6,759,637	37,874,397
	9	19,406,000	3,850,702	3,077,401	6,928,103	26,334,103	4,347,087	3,268,200	3,492,310	6,760,510	37,441,700
	16	19,039,000	3,828,590	3,057,378	6,886,468	25,925,468	4,278,030	3,238,000	3,459,774	6,692,774	36,896,872
	23	19,125,000	3,830,950	3,059,677	6,890,627	26,015,627	4,122,294	3,247,700	3,429,982	6,677,682	36,815,603
	30	19,401,000	3,664,941	3,055,862	6,720,803	26,121,803	4,291,113	3,223,500	3,380,865	6,604,365	37,017,281
1855:											
January	6	19,652,000	3,944,265	3,098,912	7,043,177	26,725,177	4,133,179	3,335,000	3,451,548	6,780,548	37,644,904
	13	20,117,000	3,997,483	3,152,676	7,150,168	27,267,168	4,099,358	3,353,100	3,428,205	6,781,305	38,147,821
	20	20,046,000	3,960,598	3,106,938	7,067,531	27,113,531	3,954,466	3,356,900	3,401,374	6,765,274	37,826,271
	27	19,753,000	3,897,963	3,046,535	6,946,498	26,729,498	3,919,070	3,354,800	3,395,487	6,750,287	37,398,555
February	3	19,326,000	3,823,147	2,994,242	6,817,359	26,643,359	4,086,865	3,419,300	3,405,941	6,825,241	37,557,496
	10	19,528,000	3,775,853	2,979,960	6,756,813	26,283,813	3,839,181	3,409,900	3,390,639	6,800,539	36,973,483
	17	19,246,000	3,754,317	3,002,981	6,757,298	26,003,298	3,834,434	3,396,500	3,370,198	6,766,698	36,804,430
	24	19,062,000	3,727,348	2,989,915	6,717,263	25,779,263	3,732,302	3,370,000	3,348,424	6,718,424	36,219,989
March	3	19,098,000	3,733,792	3,000,238	6,734,030	25,832,030	4,076,477	3,434,700	3,299,830	6,734,530	36,643,037
	10	18,968,000	3,759,888	3,041,518	6,801,406	25,769,406	3,725,457	3,383,000	3,258,773	6,641,773	36,136,636
	17	18,984,000	3,757,439	3,066,356	6,813,796	25,797,796	3,722,116	3,337,800	3,197,762	6,585,562	36,055,473
	24	19,058,000	3,802,535	3,119,073	6,921,608	25,979,608	3,655,794	3,300,300	3,152,446	6,452,746	36,086,148
	31	19,488,000	3,878,766	3,158,404	7,037,170	26,525,170	3,666,582	3,266,400	3,131,943	6,398,343	36,590,995
April	7	19,812,000	3,976,408	3,173,208	7,149,616	26,961,616	3,864,536	3,348,700	3,200,077	6,548,777	37,374,929
	14	20,384,000	3,993,087	3,155,098	7,148,135	27,532,135	3,784,866	3,351,800	3,098,176	6,449,976	37,766,977
	21	20,238,000	3,977,680	3,173,259	7,151,139	27,434,139	3,785,725	3,344,200	3,098,100	6,382,300	37,605,164
	28	20,360,000	3,948,416	3,167,455	7,115,871	27,475,871	3,768,027	3,312,000	3,029,530	6,341,530	37,585,428

(continued)

AN ACCOUNT OF THE AGGREGATE WEEKLY CIRCULATION OF BANK NOTES IN THE UNITED KINGDOM, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1855:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
May - 6	20,168,000	3,932,928	3,148,969	7,076,197	27,244,197	3,961,396	3,848,300	3,095,986	6,878,486	37,579,029
12	19,919,000	3,895,861	3,128,163	7,019,024	26,938,024	4,066,672	3,387,800	2,964,448	6,271,748	37,996,444
19	19,692,000	3,894,484	3,189,979	7,034,313	26,656,313	4,328,941	3,338,900	2,908,686	6,187,186	37,117,439
26	19,917,000	3,650,155	3,092,917	6,948,072	26,560,072	4,498,722	3,168,000	2,871,680	6,089,680	37,098,474
June - 2	19,740,000	3,800,342	3,048,629	6,843,971	26,588,971	4,406,123	3,175,900	2,808,313	5,984,213	36,974,307
9	19,451,000	3,777,970	3,008,907	6,786,877	26,237,877	4,282,012	3,144,900	2,781,978	5,926,878	36,446,762
16	19,536,000	3,753,596	2,989,405	6,743,001	26,279,001	4,286,284	3,076,400	2,721,788	5,795,188	36,318,468
23	19,542,000	3,760,446	3,001,077	6,761,523	26,303,523	4,085,378	3,049,200	2,688,689	5,732,789	36,101,640
30	20,166,000	3,774,481	3,014,053	6,788,534	26,954,534	4,100,807	3,055,200	2,687,574	5,892,774	36,747,915
July - 7	20,488,000	3,818,468	3,037,461	6,855,929	27,338,929	4,061,385	3,122,400	2,664,321	5,786,721	37,187,035
14	20,979,000	3,814,463	3,052,588	6,867,051	27,846,051	4,144,934	3,089,300	2,620,018	5,709,318	37,700,303
21	20,773,000	3,768,564	3,004,247	6,772,811	27,545,811	3,941,937	3,030,400	2,607,649	5,638,049	37,125,797
28	20,965,000	3,705,297	2,916,791	6,622,088	27,587,088	3,907,666	2,998,100	2,600,162	5,598,262	37,092,906
August 4	20,709,000	3,650,818	2,878,371	6,534,189	27,238,189	4,200,421	3,062,800	2,657,295	5,710,095	37,143,706
11	20,498,000	3,619,688	2,871,980	6,491,668	26,984,668	3,998,962	2,978,500	2,644,836	5,633,886	36,606,261
18	20,377,000	3,696,509	2,893,868	6,485,862	26,762,862	3,995,990	2,934,800	2,648,421	5,588,221	36,841,578
25	20,042,000	3,607,003	2,914,708	6,521,711	26,563,711	3,904,604	2,892,400	2,654,637	5,547,037	36,015,352
September 1	20,105,000	3,601,430	2,927,357	6,528,787	26,633,787	3,956,497	2,941,800	2,662,858	5,624,658	36,214,942
8	20,142,000	3,619,991	2,936,065	6,556,056	26,698,056	4,040,144	2,959,000	2,723,008	5,682,008	36,420,208
15	19,714,000	3,658,110	3,003,928	6,662,038	26,376,038	4,058,248	2,972,600	2,811,467	5,784,067	36,218,858
22	19,408,000	3,781,674	3,062,988	6,794,662	26,202,662	4,107,249	3,022,100	2,928,891	5,950,991	36,280,902
29	20,173,000	3,840,689	3,085,199	6,925,838	27,098,838	4,170,804	3,121,600	3,061,395	6,182,995	37,452,637
October 6	20,293,000	4,018,825	3,157,579	7,175,904	27,467,904	4,308,639	3,268,600	3,274,322	6,543,932	38,319,355
13	20,648,000	4,119,260	3,209,091	7,328,981	27,976,981	4,391,484	3,363,800	3,430,085	6,793,885	39,091,600
20	20,872,000	4,114,437	3,176,331	7,269,748	27,661,748	4,304,648	3,384,400	3,516,408	6,900,808	38,867,199
27	20,436,000	4,043,630	3,096,231	7,139,861	27,575,861	4,274,751	3,361,600	3,555,254	6,916,854	38,767,466
November 3	20,097,000	4,038,634	3,107,303	7,145,937	27,242,937	4,403,492	3,440,700	3,563,660	7,004,280	36,660,709
10	19,763,000	4,008,900	3,132,543	7,141,443	26,904,443	4,501,201	3,400,000	3,671,119	6,971,119	36,876,768
17	19,423,000	3,968,091	3,128,548	7,086,689	26,508,689	4,584,000	3,869,500	3,578,039	6,947,939	36,940,178
24	19,061,000	3,921,016	3,113,624	7,034,640	26,085,640	4,703,320	3,568,900	3,660,674	6,984,574	37,728,584
December 1	19,075,000	3,876,412	3,098,088	6,972,500	26,047,500	4,619,844	3,446,000	3,611,714	7,057,714	37,725,068
8	18,680,000	3,844,192	3,066,913	6,911,106	26,691,106	4,472,268	3,434,100	3,627,788	7,061,838	37,126,201
15	18,581,000	3,880,617	3,085,062	6,866,079	26,447,079	4,975,021	3,428,500	3,633,551	7,093,051	36,784,221
22	18,880,000	3,819,822	3,084,196	6,864,018	26,334,018	4,386,877	3,387,500	3,604,021	6,991,521	36,461,416
29	18,701,000	3,840,641	3,044,784	6,886,875	26,686,875	4,318,312	3,338,900	3,530,181	6,869,081	36,668,668

January	5	-	18,901,000	3,898,289	3,055,984	6,954,188	25,855,183	4,273,693	3,451,000	3,670,346	7,021,346	37,150,222
	12	-	19,387,000	3,974,911	3,128,074	7,103,585	26,490,585	4,094,559	3,440,700	3,572,970	7,018,670	37,598,814
	19	-	19,371,000	3,943,105	3,094,182	7,087,297	26,408,297	3,989,713	3,428,700	3,547,989	6,976,689	37,374,679
	26	-	19,299,000	3,892,144	3,084,262	6,926,406	26,225,406	3,949,262	3,364,600	3,502,626	6,867,226	37,041,894
February	2	-	19,121,000	3,828,065	2,979,973	6,808,038	25,929,038	4,089,965	3,439,700	3,479,489	6,919,189	36,888,192
	9	-	18,803,000	3,760,136	2,953,349	6,718,485	25,516,485	3,968,281	3,432,800	3,449,065	6,871,865	36,356,081
	16	-	18,724,000	3,718,673	2,954,884	6,668,507	25,892,507	3,880,501	3,389,000	3,368,287	6,752,287	36,025,395
	23	-	18,542,000	3,680,021	2,961,981	6,641,802	25,183,302	3,774,612	3,346,000	3,308,989	6,654,989	35,612,903
March	1	-	18,935,000	3,675,173	2,967,219	6,642,392	25,577,392	3,807,944	3,356,500	3,269,378	6,625,878	36,011,214
	8	-	18,620,000	3,707,913	3,009,016	6,716,929	25,336,920	3,903,519	3,327,300	3,240,701	6,668,001	35,808,449
	15	-	18,493,000	3,705,087	3,037,165	6,742,252	25,235,252	3,793,200	3,279,900	3,217,291	6,517,191	35,545,643
	22	-	18,385,000	3,744,748	3,094,467	6,889,215	25,224,215	3,785,907	3,274,200	3,238,079	6,507,279	35,517,401
April	29	-	19,017,000	3,827,443	3,149,664	6,977,107	25,994,107	3,735,723	3,239,100	3,189,156	6,418,256	36,148,086
	5	-	19,445,000	3,901,766	3,144,551	7,046,317	26,491,317	3,851,846	3,294,200	3,227,105	6,521,305	36,864,468
	12	-	20,010,000	3,948,488	3,143,970	7,092,108	27,102,108	3,760,074	3,269,700	3,182,486	6,452,186	37,814,318
	19	-	20,015,000	3,944,903	3,178,181	7,118,084	27,183,084	3,811,684	3,853,000	3,151,314	6,504,314	37,449,082
May	26	-	19,924,000	3,932,041	3,169,938	7,102,024	27,026,024	3,773,747	3,813,800	3,129,408	6,443,208	37,343,979
	3	-	20,226,000	3,936,604	3,136,658	7,078,262	27,299,262	4,106,089	3,381,400	3,167,481	6,548,881	37,954,232
	10	-	19,943,000	3,910,584	3,112,321	7,023,205	26,966,205	4,064,490	3,371,700	3,179,561	6,551,261	37,581,956
	17	-	19,537,000	3,901,299	3,131,429	7,032,728	26,569,728	4,413,563	3,306,300	3,146,401	6,453,001	37,436,292
June	24	-	19,332,000	3,840,971	3,101,428	6,942,399	26,274,399	4,500,266	3,248,100	3,110,484	6,358,584	37,133,249
	31	-	19,554,000	3,778,427	3,035,212	6,813,639	26,367,639	4,574,235	3,217,900	3,090,950	6,308,850	37,250,724
	7	-	19,579,000	3,742,973	2,997,800	6,740,573	26,319,573	4,402,988	3,229,600	3,107,486	6,337,086	37,059,647
	14	-	19,234,000	3,726,853	3,005,849	6,732,702	25,966,702	4,278,703	3,161,100	3,051,859	6,212,959	36,458,864
July	21	-	19,323,000	3,718,519	3,027,907	6,746,126	26,069,126	4,146,550	3,134,900	3,024,034	6,158,934	36,374,610
	28	-	19,515,000	3,741,440	3,055,433	6,796,873	26,311,873	4,023,719	3,091,900	2,997,162	6,089,062	36,424,654
	5	-	19,947,000	3,776,540	3,051,498	6,826,038	26,775,038	4,083,484	3,208,800	3,051,866	6,255,666	37,114,188
	12	-	20,839,000	3,815,848	3,082,680	6,898,528	27,737,528	3,995,807	3,194,000	3,003,801	6,197,801	37,981,136
August	19	-	20,868,000	3,777,078	3,036,931	6,804,009	27,667,009	4,138,428	3,108,800	3,009,465	6,118,065	37,928,502
	26	-	20,448,000	3,704,709	2,950,544	6,655,253	27,103,253	3,890,599	3,087,000	3,000,410	6,087,410	37,081,262
	2	-	20,476,000	3,642,795	2,901,820	6,544,615	27,020,615	3,997,104	3,105,600	3,019,855	6,124,955	37,142,674
	9	-	20,113,000	3,602,273	2,898,327	6,495,800	26,608,600	3,976,977	3,070,400	2,988,401	6,058,801	36,644,378
September	16	-	20,079,000	3,561,030	2,903,014	6,464,044	26,548,044	4,016,398	3,030,600	2,979,901	6,010,501	36,569,943
	23	-	19,939,000	3,544,825	2,937,907	6,481,832	26,420,832	3,856,198	3,009,000	3,001,791	6,010,791	36,287,821
	30	-	20,125,000	3,568,999	2,941,761	6,480,760	26,605,760	3,916,247	3,044,000	3,043,224	6,087,224	36,609,231
	6	-	19,980,000	3,571,057	2,964,682	6,535,739	26,515,739	4,045,882	3,078,000	3,132,104	6,210,104	36,771,725
October	13	-	19,752,000	3,625,107	3,096,636	6,651,748	26,408,748	3,998,106	3,101,900	3,108,673	6,299,872	36,701,720
	20	-	19,789,000	3,692,391	3,097,241	6,789,632	26,578,632	3,959,294	3,154,700	3,299,296	6,453,996	36,991,922
	27	-	20,224,000	3,790,826	3,104,374	6,895,200	27,119,200	4,007,408	3,196,000	3,386,879	6,582,879	37,709,487
	4	-	20,926,000	3,919,946	3,172,901	7,092,147	28,018,147	4,325,509	3,397,600	3,578,655	6,976,255	39,319,911
	11	-	20,548,000	3,977,992	3,197,161	7,175,153	27,718,153	4,169,515	3,450,700	3,744,048	7,194,748	39,082,416
	18	-	21,155,000	3,956,928	3,166,339	7,123,267	28,278,267	4,190,558	3,542,300	3,829,049	7,371,349	39,840,174
	25	-	20,478,000	3,905,093	3,084,726	6,989,819	27,462,819	4,190,751	3,540,100	3,885,338	7,425,483	39,079,053

(continued)

AN ACCOUNT of the Aggregate Weekly Circulation of Bank Notes in the United Kingdom, &c.—continued.

WEEK ENDING	ENGLAND.					SCOTLAND.	IRELAND.			TOTAL Circulation in the United Kingdom.
	Bank of England Notes in the hands of the Public.	Private Banks.	Joint Stock Banks.	TOTAL of English Country Issues.	TOTAL Circulation in England.	Chartered Private and Joint Stock Banks.	Bank of Ireland.	Other Banks.	TOTAL in Ireland.	
1866:	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
November 1	20,536,000	3,893,669	3,095,835	6,989,504	27,525,504	4,292,960	3,588,700	3,881,202	7,469,902	39,288,366
8	20,239,000	3,875,020	3,124,897	6,999,917	27,238,917	4,309,818	3,568,100	3,871,410	7,439,510	38,988,245
15	19,929,000	3,849,014	3,124,756	6,973,770	26,902,770	4,528,954	3,558,400	3,869,254	7,427,654	38,859,378
22	19,543,000	3,807,186	3,110,491	6,917,677	26,460,677	4,647,097	3,521,600	3,844,299	7,365,899	38,473,673
29	19,485,000	3,758,639	3,088,004	6,846,643	26,331,643	4,580,099	3,524,600	3,808,013	7,332,613	38,244,355
December 6	19,195,000	3,725,302	3,057,250	6,782,552	25,977,552	4,435,538	3,559,400	3,797,772	7,357,172	37,770,262
13	18,703,000	3,678,090	3,028,912	6,707,002	25,410,002	4,296,156	3,531,200	3,807,230	7,338,430	37,044,588
20	18,513,000	3,686,873	3,005,225	6,642,098	25,155,098	4,085,757	3,503,200	3,697,807	7,201,007	36,441,863
27	18,656,000	3,631,828	2,991,643	6,623,471	25,279,471	4,080,667	3,482,700	3,551,044	7,033,744	36,393,882
1867:										
January 3	19,225,000	3,670,072	2,993,454	6,663,526	25,888,526	4,347,473	3,578,200	3,565,626	7,143,826	37,379,825
10	19,428,000	3,784,804	3,092,681	6,877,485	26,305,485	4,082,162	3,598,800	3,618,506	7,217,306	37,604,953
17	19,463,000	3,823,764	3,126,741	6,950,505	26,413,505	3,990,427	3,609,700	3,670,257	7,279,957	37,683,889
24	19,090,000	3,777,808	3,099,314	6,877,122	25,967,122	3,923,913	3,578,000	3,686,761	7,244,761	37,135,796
31	19,173,000	3,698,229	3,042,816	6,741,045	25,914,045	4,016,695	3,597,100	3,646,979	7,244,079	37,174,819
February 7	18,873,000	3,656,633	3,001,100	6,657,733	25,530,733	3,974,172	3,595,100	3,684,906	7,280,006	36,784,911
14	18,796,000	3,639,508	3,003,784	6,643,242	25,439,242	3,916,484	3,569,800	3,676,976	7,246,776	36,602,502
21	18,615,000	3,618,985	3,023,903	6,642,888	25,267,888	3,816,470	3,557,000	3,628,477	7,186,477	36,259,835
28	18,597,000	3,609,717	3,033,454	6,643,171	25,240,171	3,833,749	3,557,300	3,612,854	7,170,154	36,244,074
March 7	18,827,000	3,652,033	3,052,571	6,704,604	25,531,604	3,913,745	3,575,900	3,612,117	7,188,017	36,633,366
14	18,517,000	3,661,659	3,062,310	6,723,969	25,240,969	3,749,970	3,556,100	3,593,094	7,149,194	36,140,133
21	18,584,000	3,662,922	3,114,847	6,777,769	25,361,769	3,706,385	3,514,700	3,584,255	7,098,955	36,167,059
28	19,057,000	3,734,318	3,178,499	6,912,817	25,969,817	3,649,920	3,517,300	3,570,798	7,088,098	36,707,835
April 4	19,538,000	3,798,320	3,173,032	6,971,852	26,509,852	4,100,282	3,608,500	3,606,801	7,215,301	37,325,435
11	19,752,000	3,853,955	3,176,205	7,030,160	26,782,160	3,873,829	3,591,400	3,623,365	7,214,765	37,870,754
18	19,735,000	3,869,376	3,207,517	7,076,893	26,811,893	3,867,529	3,581,700	3,555,043	7,186,743	37,816,165
25	19,789,000	3,843,381	3,202,118	7,045,499	26,834,499	3,799,864	3,575,700	3,543,857	7,119,557	37,758,920
May 2	19,776,000	3,815,669	3,168,027	6,978,696	26,754,696	3,983,964	3,629,900	3,569,747	7,199,647	37,938,307
9	19,842,000	3,808,088	3,117,857	6,925,945	26,267,945	4,080,000	3,591,100	3,573,394	7,164,794	37,512,739

Inland Revenue Office.
JUNE 1867.

Appendix, No. 20.

AN ACCOUNT of the Amount of the NOTES of the Bank of *England* in Circulation, of the Amount of all DEPOSITS, of the Amount of all SECURITIES, and of the Amount of all BULLION, held by the Bank of *England* on the 28th February 1857 (in continuation of the Account, No. 4, in the Appendix to the Report of the Secret Committee on Commercial Distress, 1848).

—	Circulation, viz., Bank Notes of £. 5, and upwards, and Post Bills.	Deposits.	Rest.	TOTAL of the Liabilities and of the Means.	M E A N S.		SECURITIES, viz.:	
					Bullion.	Securities.	Public.	Private.
1857 : 28 February	£. 19,340,290	£. 18,399,800	£. 3,719,850	£. 41,459,940	£. 10,343,710	£. 31,116,230	£. 11,495,890	£. 19,620,340

Bank of England, }
4 May 1857. }

William Smea,
Chief Accountant.

Appendix No. 21.

A RETURN of the Number of BANKS of ISSUE and of NON-ISSUE that have been Established in the Three Divisions of the UNITED KINGDOM, in each Year from 1819 to the present Time, distinguishing Joint Stock Banks from Private Banks; of the Number which have Relinquished Business in each Year, again distinguishing Banks of Issue and of Non-Issue, Private Banks and Joint Stock Banks; and, of the Number which have Relinquished Business in consequence of Failure and other Causes.

ENGLAND and WALES.

YEAR.	Number of Banks Established.				Number of Banks Relinquished.				Private Banks Relinquished				Joint Stock Banks Relinquished			
	Private.		Joint Stock.		Private.		Joint Stock.		From Failure.		From other Causes.		From Failure.		From other Causes.	
	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.
1819	15		-	-	38		-	-	8	3	30					
1820	18		-	-	23		-	-	2	2	21					
1821	10		-	-	17		-	-	5	4	12					
1822	22		-	-	12		-	-	2	6	10					
1823	10		-	-	22		-	-	3	5	19					
1824	22		-	-	21		-	-	4	8	17					
1825	27		-	-	26		-	-	2	4	24					
1826	24		6	-	100		-	-	53	24	47					
1827	19		1	-	26		-	-	4	4	22					
1828	15		3	2	18		-	-	-	2	18					
1829	13		4	-	27		-	-	4	4	23					
1830	7		3	-	23		-	-	1	2	22					
1831	10		7	1	27		-	-	4	3	23					
1832	13		10	-	20		-	-	5	4	15					
1833	12		12	1	14		-	-	1	1	13					
1834	8		5	3	17		-	-	1	1	16					
1835	8		35	10	13		-	-	2	1	11					
1836	4		7	4	44		4	3	1	4	43					
1837	4		-	-	16		3	2	1	1	15					
1838	5		-	5	15		-	-	-	2	15					
1839	8		3	2	7		-	1	-	9	7					
1840	1		2	-	12		-	1	8	16	4					
1841	9		1	2	11		-	1	11	15	-					
1842	9		1	1	26		-	1	4	8	22					
1843	8		-	1	16		2	3	6	5	10					
1844	3		-	19	16		20	-	2	-	14		1	-	19	-
1845	-	7	-	-	2	2	1	-	-	-	2	2	1	-	-	-
1846	-	3	-	-	2	3	4	1	1	-	1	3	3	1	1	-
1847	-	3	-	-	9	4	-	2	7	3	2	1	-	1	-	1
1848	-	3	-	-	5	2	1	1	3	-	2	2	1	-	-	1
1849	-	2	-	1	5	4	-	-	-	2	5	2	-	-	-	-
1850	-	2	-	-	2	2	-	1	1	-	1	2	-	1	-	-
1851	-	2	-	-	5	4	-	3	3	1	2	3	-	2	-	1
1852	-	4	-	-	1	-	-	1	-	-	1	-	-	1	-	-
1853	-	2	-	1	1	2	-	-	-	-	1	2	-	-	-	-
1854	-	3	-	1	1	2	-	-	-	2	1	-	-	-	-	-
1855	-	6	-	3	3	2	1	-	1	1	2	1	-	-	1	-
1856	-	3	-	2	6	1	1	2	3	-	3	1	-	2	1	-

Inland Revenue Office, }
19 February 1857. }

A RETURN of the Number of BANKS of ISSUE and of NON-ISSUE that have been Established in the Three Divisions of the UNITED KINGDOM, in each Year from 1819 to the present Time, distinguishing Joint Stock Banks from Private Banks; of the Number that have Relinquished Business in each Year, again distinguishing Banks of Issue and of Non-Issue, Private Banks and Joint Stock Banks; and, of the Number which have Relinquished Business in consequence of Failure and other Causes.

SCOTLAND.

YEAR.	Number of Banks Established.				Number of Banks Relinquished.				Private Banks Relinquished from				Joint Stock Banks Relinquished from			
	Private.		Joint Stock.		Private.		Joint Stock.		Failure.		Other Causes.		Failure.		Other Causes.	
	Issue.	Non-Issue.	Issue.	Non-Issue.	Issue.	Non-Issue.	Issue.	Non-Issue.	Issue.	Non-Issue.	Issue.	Non-Issue.	Issue.	Non-Issue.	Issue.	Non-Issue.
1819	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1820	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1821	—	1	—	—	2	—	—	—	—	—	2	—	—	—	—	—
1822	2	—	—	—	—	—	1	—	—	—	—	—	—	—	1	—
1823	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1824	—	—	—	—	1	—	—	—	not known		not known.		—	—	—	—
1825	—	—	4	—	1	—	—	—	—	—	1	—	—	—	—	—
1826	—	—	—	—	1	—	2	—	—	—	1	—	1	—	1	—
1827	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1828	—	—	—	—	1	—	—	—	—	—	—	—	—	—	—	—
1829	—	—	1	—	—	—	1	—	—	—	—	—	—	—	1	—
1830	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1831	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
1832	—	—	—	—	1	—	1	—	1	—	—	—	—	—	1	—
1833	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
1834	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
1835	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1836	—	—	—	—	1	1	1	—	—	1	1	—	—	—	1	—
1837	—	—	1	—	1	—	1	—	—	—	1	—	—	—	1	—
1838	—	—	3	—	5	—	1	—	—	—	5	—	—	—	1	—
1839	—	—	4	—	—	—	—	—	—	—	—	—	—	—	—	—
1840	—	—	2	—	—	—	—	—	—	—	—	—	—	—	—	—
1841	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1842	—	—	—	—	—	—	3	—	—	—	—	—	2	—	1	—
1843	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1	—
1844	—	—	—	—	—	—	6	—	—	—	—	—	—	—	6	—
1845	—	—	—	1	—	—	2	—	—	—	—	—	—	—	2	—
1846	—	—	—	3	—	—	—	—	—	—	—	—	—	—	—	—
1847	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1
1848	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1849	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1
1850	—	—	—	—	—	—	1	1	—	—	—	—	—	—	1	1
1851	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	1
1852	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1853	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1854	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1855	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1856	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

Inland Revenue Office,
11th March 1857.

A RETURN of the Names of the BANKS that existed in *Scotland* in the Years 1819, 1830, 1844, and 1857, respectively, with the Number of BRANCH BANKS belonging to each.

NAMES OF BANKS.	Number of Branches.	NAMES OF BANKS.	Number of Branches.
YEAR 1819.		YEAR 1844.	
Caithness Banking Company - - - -	1	Aberdeen Banking Company - - - -	15
Dundee New Bank - - - -	1	Aberdeen Town and County Banking Company -	10
Falkirk Banking Company - - - -	1	Ayrshire Banking Company - - - -	12
Galloway Banking Company, or Sir W. Douglas, bart., J. Papier & Co.	1	Bank of Scotland - - - -	33
John Maberly & Co., or the Aberdeen, Montrose, Dundee, Edinburgh, and Glasgow Exchange and Deposit Bank.	4	British Linen Company Bank - - - -	44
Kilmarnock Banking Company - - - -	—	Commercial Bank of Scotland - - - -	53
Paisley Banking Company - - - -	4	Central Bank of Scotland - - - -	7
Paisley Union Bank, or Union Banking Company -	3	Clydesdale Banking Company - - - -	13
Sir William Forbes, J. Hunter & Co. - - - -	—	Caledonian Banking Company - - - -	10
Ship Bank, or Carrick, Brown & Co. - - - -	—	City of Glasgow Bank - - - -	9
Thistle Bank - - - -	—	Dundee Banking Company - - - -	1
Ayr Bank, or Hunter's & Co. - - - -	2	Eastern Bank of Scotland - - - -	4
Aberdeen Banking Company - - - -	5	Edinburgh and Glasgow Bank - - - -	20
Aberdeen Commercial Bank - - - -	—	Greenock Bank Company - - - -	1
Bank of Scotland - - - -	13	Union Bank of Scotland - - - -	31
British Linen Company Bank - - - -	17	National Bank of Scotland - - - -	35
Commercial Bank of Scotland - - - -	14	North of Scotland Banking Company - - - -	27
Dundee Banking Company - - - -	2	Perth Banking Company - - - -	3
Dundee Union Bank - - - -	3	Royal Bank of Scotland - - - -	6
East Lothian Banking Company - - - -	1	Western Bank of Scotland - - - -	41
Fife Banking Company - - - -	2		
Greenock Bank Company - - - -	2		
Glasgow Bank Company - - - -	1		
Leith Banking Company - - - -	6		
Montrose Bank - - - -	1		
Perth Banking Company - - - -	5		
Perth Union Bank - - - -	2		
Royal Bank of Scotland - - - -	1		
Renfrewshire Banking Company - - - -	5		
Stirling Banking Company - - - -	—		
YEAR 1830.		YEAR 1857.	
Dundee New Bank - - - -	1	Bank of Scotland - - - - Edinburgh - - -	35
John Maberly & Co., or the Aberdeen, Montrose, Dundee, Edinburgh, and Glasgow Exchange and Deposit Bank.	4	Royal Bank of Scotland - ditto - - -	32
Paisley Banking Company - - - -	3	British Linen Company - ditto - - -	48
Paisley Union Bank, or Union Bank Company -	3	Commercial Bank of Scotland ditto - - -	61
Ramsay, Bonar & Co. - - - -	—	National Bank of Scotland - ditto - - -	47
Sir William Forbes, J. Hunter & Co. - - - -	—	Union Bank of Scotland - ditto - - -	78
Ship Bank, or Carrick, Brown & Co. - - - -	—	Edinburgh and Glasgow Bank ditto - - -	23
Thistle Bank - - - -	—	Aberdeen Town and County Bank, Aberdeen -	21
Ayr Bank, or Hunter's & Co. - - - -	4	North of Scotland Banking Company, ditto -	30
Aberdeen Banking Company - - - -	6	Dundee Banking Company, Dundee - - -	1
Aberdeen Commercial Bank - - - -	—	Eastern Bank of Scotland - ditto - - -	4
Arbroath Banking Company - - - -	1	Western Bank of Scotland, Glasgow - - -	98
Aberdeen Town and County Bank - - - -	4	Clydesdale Banking Company, ditto - - -	12
Bank of Scotland - - - -	19	City of Glasgow Bank - - ditto - - -	83
British Linen Company Bank - - - -	26	Caledonian Banking Company, Inverness - -	11
Commercial Bank of Scotland - - - -	30	Perth Banking Company, Perth - - -	10
Dundee Banking Company - - - -	—	Central Bank of Scotland, ditto - - -	9
Dundee Union Bank - - - -	4		
Dundee Commercial Bank - - - -	—		
Greenock Banking Company - - - -	3		
Glasgow Bank Company - - - -	1		
Glasgow Union Bank Company - - - -	1		
Leith Banking Company - - - -	11		
National Bank of Scotland - - - -	17		
Perth Banking Company - - - -	3		
Perth Union Bank - - - -	—		
Royal Bank of Scotland - - - -	1		
Renfrewshire Banking Company - - - -	4		

A RETURN of the Number of BANKS of ISSUE and of NON-ISSUE that have been Established in the Three Divisions of the UNITED KINGDOM, in each Year from 1819 to the present Time, distinguishing Joint Stock Banks from Private Banks; of the Number which have Relinquished Business in each Year, again distinguishing Banks of Issue and of Non-Issue, Private Banks and Joint Stock Banks; and, of the Number which have Relinquished Business in consequence of Failure and other Causes.

IRELAND.

YEAR.	Number of Banks Established.				Number of Banks Relinquished.				Private Banks Relinquished				Joint Stock Banks Relinquished			
	Private.		Joint Stock.		Private.		Joint Stock.		From Failure.		From other Causes.		From Failure.		From other Causes.	
	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.	Of Issue.	Of Non-Issue.
1819	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1820	2	—	—	—	3	—	—	—	1	—	2	—	—	—	—	—
1821	—	—	—	—	5	—	—	—	2	—	3	—	—	—	—	—
1822	—	—	—	—	2	—	—	—	—	—	2	—	—	—	—	—
1823	—	—	—	—	1	—	—	—	—	—	1	—	—	—	—	—
1824	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
1825	—	—	1	1	—	—	—	—	—	—	—	—	—	—	—	—
1826	—	—	—	—	4	—	—	—	2	—	2	—	—	—	—	—
1827	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
1828	—	—	—	—	2	—	—	—	—	—	2	—	—	—	—	—
1829	—	—	—	—	2	—	—	—	—	—	2	—	—	—	—	—
1830	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1831	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1832	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1833	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1834	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—
1835	1	—	2	—	1	—	—	—	1	—	—	—	—	—	—	—
1836	1	—	6	1	1	—	—	—	1	—	—	—	—	—	—	—
1837	1	—	2	—	2	—	—	—	1	—	1	—	—	—	—	—
1838	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1839	—	—	—	1	—	—	6	—	—	—	—	—	—	—	6	—
1840	—	3	—	—	3	—	1	—	—	—	3	—	1	—	—	—
1841	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1842	—	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—
1843	—	—	—	—	—	1	—	—	—	1	—	—	—	—	—	—
1844	—	1	—	1	1	—	—	—	—	—	1	—	—	—	—	—
1845	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1846	—	—	—	—	—	—	1	—	—	—	—	—	—	1	—	—
1847	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	1
1848	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1849	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1850	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1851	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1852	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1853	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1854	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1855	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
1856	—	—	—	—	—	—	2	1	—	—	—	—	—	1	2	—

Inland Revenue Office,
February 1857.

AN ACCOUNT of the Number of PRIVATE BANKS of ISSUE in *England* at the Time of passing the Act of 1844, and whose Issues were fixed by that Act; also the Number which still continue in existence as Banks of Issue, and showing what Number have Ceased to Issue by compounding with the Bank to use Bank of England Notes, and the Number that have Ceased by Failing.

Number of Banks at passing of the Act of 1844, and whose Issues were fixed by that Act.	Number still in Existence.	Number Ceased by Compounding with the Bank of England.	Number Ceased by Failure.
208	157	8	21

Note.—The remainder have either ceased to carry on business, or have been joined to other Banks, or are now carrying on business as Non-issuing Banks.

Inland Revenue Office, 21 January 1857.

AN ACCOUNT of the Number of JOINT STOCK BANKS of ISSUE in *England* at the Time of passing the Act of 1844, and whose Issues were fixed by that Act; also the Number which still continue in existence as Banks of Issue, and showing what Number have Ceased to Issue by compounding with the Bank to use Bank of England Notes, and the Number that have Ceased by Failing.

Number of the Banks at the passing of the Act of 1844, and whose Issues were fixed by that Act.	Number still in Existence.	Number Ceased by Compounding with the Bank of England.	Number Ceased by Failure.
72	63	Nil	6

Note.—The remainder have been united with other Joint Stock Banks.

Inland Revenue Office, 21 January 1857.

AN ACCOUNT of the Number of BANKS of ISSUE in *Scotland* at the Time of the passing of the Act of 1845, and whose Issues were fixed by that Act; also the Number which still continue in existence as Banks of Issue, and showing the Number that have Ceased.

Number of Banks at the passing of the Act of 1845, and whose Issues were fixed by that Act.	Number still in Existence.	Number Ceased.
19	17	2

The Banks which have ceased have been incorporated with other Banks.

Inland Revenue Office, 21 January 1857.

AN ACCOUNT of the Number of BANKS of ISSUE in *Ireland* at the Time of the passing of the Act of 1845, and whose Issues were fixed by that Act; also the Number which still continue in existence as Banks of Issue, and showing the Number that have Ceased to Issue by Contract with the Bank of Ireland, and the Number that have Ceased by Failing.

Number of Banks at the passing of the Act of 1845, and whose Issues were fixed by that Act.	Number still in Existence.	Number Ceased by Contract with the Bank of Ireland.	Number Ceased by Failure.
8	6	Nil.	Nil.

The remaining two Banks have been amalgamated with the National Bank.

Inland Revenue Office, 21 January 1857.

Appendix, No. 22.

AN ACCOUNT of BANKS that have exceeded their limited ISSUES, and of the FINES imposed, since the passing of the Act 7 & 8 Vict. c. 32, to the present Time.

Four Weeks ending	NAME OF BANK AND FIRM.	Amount of Excess.	Penalty Imposed.
		£.	£.
9 November 1844	Sittingbourne and Milton Bank - - - - - Vallance & Son - -	695	none
7 December "	Rochester, Chatham and Strood Bank - - - - - Day & Nicholson - -	7	none
26 April - 1845	Ashford Bank - - - - - Jemmett & Pomfret -	157	none
26 April - "	Guildford Bank - - - - - Haydon & Co. - -	74	none
24 May - "	Farnham Bank - - - - - Knight & Co. - -	273	none
21 June - "	Oxford Old Bank - - - - - Robinson & Co. - -	265	none
19 July - "	Reigate and Dorking Bank - - - - - Nash & Neale - -	4	none
11 October "	Chertsey Bank - - - - - La Coste & Son - -	27	2
11 October "	Wiveliscombe Bank - - - - - P. & W. Hancock - -	206	10
11 October "	Stamford, Spalding and Boston Banking Company - - - - -	722	50
11 October "	Salisbury Bank - - - - - W. B. & C. G. Brodie - -	292	10
25 April - 1846	West of England and South Wales District Bank - - - - -	1,208	50
25 April - "	Shrewsbury and Welsh Pool Bank - - - - - Beck, Downward & Co. - -	166	10
18 July - "	Basingstoke and Odiham Bank - - - - - Cole, Seymour & Co. - -	64	5
18 July - "	Chepstow Old Bank - - - - - Bromage, Sneed & Co. - -	58	5
10 October "	Ipswich and Needham Market Bank - - - - - Alexanders & Co. - -	1,084	50
10 October "	Western Bank of Scotland - - - - -	2,515	20
7 November "	Dorchester Old Bank and Dorsetshire Bank - - - - - Williams & Co. - -	10	2
7 November "	Shrewsbury Old Bank - - - - - Rocks, Eyton & Co. - -	68	5
5 December "	Knarborough and Claro Banking Company - - - - -	59	5
2 January 1847	Cornish Bank, Truro - - - - - Tweedy & Co. - -	117	10
2 January "	Bromsgrove Bank - - - - - Rufford, Biggs & Co. - -	13	2
27 March - "	Hertfordshire Hitchin Bank - - - - - Sharples & Co. - -	43	5
24 April - "	Graham Bank - - - - - Kewney & King - -	651	50
24 April - "	Faringdon Bank - - - - - Barnes & Medley - -	4	1
22 May - "	Coventry Union Banking Company - - - - -	50	5
17 July - "	Ross Old Bank - - - - - Pritchard & Co. - -	3	1
17 July - "	Reigate and Dorking Bank - - - - - Nash & Neale - -	14	14
20 May - 1848	Whitby Old Bank - - - - - Simpson & Co. - -	6	1
27 October 1849	Newmarket Bank - - - - - Eaton, Hammond & Co. - -	228	5
30 November 1850	Farnham Bank - - - - - J. & J. Knight - -	191	2
4 October 1851	Nottingham and Nottinghamshire Banking Company - - - - -	94	5
17 April - 1852	Derby Old Bank - - - - - Crompton, Newton & Co. - -	346	10
12 June - "	Carlisle City and District Banking Company - - - - -	10	none
30 October "	Nottingham and Nottinghamshire Banking Company - - - - -	86	10
30 October "	Brecon Old Bank - - - - - Wilkins & Co. - -	1,589	20
25 December "	Bedford Bank - - - - - T. Barnard & Sons - -	29	none
16 April - 1853	Faversham Bank - - - - - Hilton & Co. - -	27	1
16 April - "	Stamford, Spalding and Boston Banking Company - - - - -	628	5
14 May - "	Carlisle City and District Banking Company - - - - -	45	2
18 February 1854	Weymouth Old Bank - - - - - Eliot & Pearce - -	38	2
28 October "	Doncaster Bank and Retford Bank - - - - - Cooke & Co. - -	1,689	10
28 October "	Chesterfield and North Derbyshire Banking Company - - - - -	8	none
14 April - 1855	Northamptonshire Banking Company - - - - -	44	none
10 May - 1856	Guildford Bank - - - - - W. T. J. & S. Hayden - -	21	none
27 September "	Wakefield and Barnsley Union Banking Company - - - - -	7	none
25 October "	Canterbury Bank - - - - - Hammond & Co. - -	249	none
9 May - 1857	Carlisle City and District Banking Company - - - - -	4	1

Inland Revenue Office,
27 May 1857.

Appendix, No. 23.

BANKS of ISSUE that have Failed since 1844; the Dividends which they have paid (as far as ascertained); the Aggregate Amount of those Dividends; the Total Amount of Notes on which such Dividends were paid; and the Total Amount of Loss incurred by the Public from the issue of such Notes (as far as ascertained).

Year of Failure.		Amount of Notes out at Time of Failure, as per latest Return.	Aggregate of Dividends declared per £.	Aggregate Amount of Dividends Received.	Total Amount of Loss.
		£.		£.	£.
1845	Humphrey & Son - Cambridge - -	Nil.	- - - -	- - -	Nil.
1846	Latham & Co. - - Dovor - -	9,406	Total and final dividend, 11 s. 10½ d.	5,574	3,832
	Sheffield and Retford } Sheffield - -	12,940	Paid in full - -	12,940	Nil.
	Bank - - - - } - -				
	Leeds and West Riding } Leeds - -	17,730	Paid in full - -	17,730	Nil.
	Bank - - - - } - -				
1847	Knapp & Co. - - Abingdon - -	23,725	As yet, 2 s. 4 d. -	2,767	Not yet ascertained.
	Newcastle, &c. Union } Newcastle - -	75,005	Paid in full - -	75,005	Nil.
	Bank - - - - } - -				
	W. B. Brodie & Co. - Salisbury - -	23,459	Amount not published	Inquiry making	Not yet ascertained.
	Brodie & King - - Shaftesbury - -	8,857	Paid in full - -	8,857	Nil.
	Adams, Warren, & Co. Shrewsbury - -	7,528	As yet, 1 s. 7 d. -	596	Not yet ascertained.
	Flood, Lott, & Co. - Honiton - -	15,180	Amount not published	Inquiry making	- ditto.
	S. & W. E. Gundry - Bridport - -	22,182	As yet, 11 s. - -	12,200	- ditto.
1848	Kewney & King - - Grantham - -	3,180	Total and final 14 s. -	2,226	954
	J. S. Storey - - St. Albans - -	650	As yet, 6 s. - -	195	Not yet ascertained.
	Samuel Kenrick - - Wrexham - -	140	Total and final, 14 s. 6 d.	101	39
1851	Nash & Neale - - Reigate - -	11,371	As yet, 14 s. 6½ d. -	8,278	Not yet ascertained.
	Rufford, Biggs, & Co. Bromsgrove - -	10,600	Amount not published	Inquiry making	- ditto.
	Rufford, Wragge, & Co. Stourbridge - -	11,032	As yet, 2 s. 4½ d. -	1,310	- ditto.
	Williams & Sons - - Newport - -	8,488	Amount not published	Inquiry making	- ditto.
1856	Palmer & Greene - Lichfield - -	5,955	As yet, 2 s. 6 d. -	744	- ditto.
	Samuel Adams & Co. - Hertford - -	12,060	As yet, 4 s. - -	2,412	- ditto.
	Smith & Whittingstall - Hemel Hempstead	14,315	None yet declared -	- - -	- ditto.
	Farley, Turner, & Co. - Kidderminster - -	6,170	- ditto - - -	- - -	- ditto.
1857	Gotch & Sons - - Kettering - -	8,883	- ditto - - -	- - -	- ditto.
	Smith, Hilder, & Co. - Hastings - -	25,485	- ditto - - -	- - -	- ditto.

*. This Return is necessarily very incomplete: it will be years before the estates are wound up, and the ultimate loss ascertained. Also many of the estates are in private hands for distribution, and the proceedings are not published.

Discount Office, Bank of England,
21 July 1857.

Appendix No. 24.

BANK OF ENGLAND.

AN ACCOUNT of the Issue and Banking Departments of the Bank of *England*, pursuant to the Act 7 & 8 Vict. c. 32, for the Week ending on Saturday the 9th day of May 1857.

ISSUE DEPARTMENT.

Appendix, No. 24.

	£.		£.
Notes Issued - - -	23,567,945	Government Debt - - -	11,015,100
		Other Securities - - -	3,459,900
		Gold Coin and Bullion - - -	9,092,945
		Silver Bullion - - -	—
	£. 23,567,945		£. 23,567,945

Dated the 14th day of May 1857.

M. Marshall, Chief Cashier.

BANKING DEPARTMENT.

	£.		£.
Proprietors' Capital - - -	14,553,000	Government Securities (including Dead-weight Annuity) - - -	10,308,888
Rest - - - - -	3,328,676	Other Securities - - -	18,630,357
Public Deposits (including Exchequer, Savings Banks, Commissioners of National Debt, and Dividend Accounts) - - - - -	5,163,146	Notes - - - - -	4,226,355
Other Deposits - - -	10,081,864	Gold and Silver Coin - - -	715,182
Seven-day and other Bills -	749,046		
	£. 33,875,732		£. 33,875,732

Dated the 14th day of May 1857.

M. Marshall, Chief Cashier.

Appendix, No. 25

A RETURN of all PURCHASES and SALES of PUBLIC STOCKS or EXCHEQUER BILLS severally made by the
(in continuation of the Return, No. 34, in the Appendix to

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
		£.		£.		£.		
1848:—January - 21	-	- - -	-	87½ - 100,000				
Week ending - 22	-	- - -	-	- - 100,000				
January - 25	-	- - -	-	89½ - 50,000				
25	-	- - -	-	89½ - 50,000				
Week ending - 29	-	- - -	-	- - 100,000				
February - 10	-	25 s. prm. 20,000						
Week ending - 12	-	- - 20,000						
March - 24	-	30 s. prm. 50,000	-	- - -	-	82½ - 45,000		
24	-	- - -	-	- - -	-	82½ - 5,000		
25	-	30 s. prm. 14,000	-	- - -	-	83½ - 10,000		
Week ending - 25	-	- - 64,000	-	- - -	-	- - 60,000		
March - 28	-	- - -	-	- - -	-	83½ - 40,000		
Week ending April 1	-	- - -	-	- - -	-	- - 40,000		
April - 11	-	- - -	-	- - -	-	80 - 100,000		
14	-	- - -	-	80½ - 90,000				
14	-	- - -	-	80½ - 10,000				
Week ending - 15	-	- - -	-	- - 100,000	-	- - 100,000		
May - 26	-	- - -	-	82½ - 20,000				
27	-	20 s. prm. 20,000	-	- - -				
Week ending - 27	-	- - 20,000	-	- - 20,000				
May - 29	-	- - -	-	82½ - 33,000				
30	-	20 s. prm. 9,000	-	82½ - 47,000				
30	-	- - -	-	82½ - 50,000				
June - 1	-	20 s. prm. 50,000	-	82½ - 20,000				
2	-	- - -	-	82½ - 20,000				
2	-	- - -	-	82½ - 20,000				
Week ending - 3	-	- - 59,000	-	- - 190,000				
June - 5	-	20 s. prm. 50,000	-	82½ - 15,000				
6	-	- - -	-	82½ - 10,000				
9	-	- - -	-	82½ - 50,000				
10	-	- - -	-	82½ - 15,000				
Week ending - 10	-	- - 50,000	-	- - 90,000				
June - 19	-	- - -	-	83½ - 40,000				
20	-	- - -	-	83½ - 100,000				
21	-	- - -	-	83½ - 67,000				
21	-	- - -	-	83½ - 98,000				
22	-	- - -	-	83½ - 5,000				
23	-	- - -	-	83½ - 47,000	-	- - -	-	-
Week ending - 24	-	- - -	-	- - 357,000	-	- - -	-	-

Appendix, No. 25.

Bank of *England* in each Week since the Year 1847, and the RATES of such PURCHASES and SALES the Report of the Secret Committee on Commercial Distress, 1848).

LONG ANNUITIES.		TERMS OF YEARS. APRIL AND OCTOBER.		3 PER CENTS, 1790.		NEW SOUTH SEA ANNUITIES. SOUTH SEA ANNUITIES, 1751.		EXCHEQUER BONDS.	
Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.								
- -	8 ³ / ₄ - 2,700								
- -	- - 2,700								

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.			3 ½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.		Sold.	Bought.
		£.		£.		£. s. d.			£.
1848:—June - - 26	-	- - -	-	- - -	-	- - -	-	-	- - -
27	-	- - -	-	83 7/8 43,000	-	- - -	-	-	- - -
29	-	- - -	-	- - -	-	- - -	-	-	- - -
Week ending July 1	-	- - -	-	- 43,000	-	- - -	-	-	- - -
July - - 6	-	- - -	-	- - -	-	- - -	-	-	- - -
Week ending - 8	-	- - -	-	- - -	-	- - -	-	-	- - -
July - - 29	-	30s. prm. 10,000	-	- - -	-	- - -	-	-	- - -
Week ending - 29	-	- - 10,000	-	- - -	-	- - -	-	-	- - -
September 15	-	25s. prm. 33,000	-	- - -	-	86 - 10,000 - -	-	-	- - -
15	-	- - -	-	- - -	-	85 7/8 - 50,000 - -	-	-	- - -
16	-	25s. prm. 6,000	-	- - -	-	86 - 25,000 - -	-	-	- - -
Week ending - 16	-	- - 39,000	-	- - -	-	- 85,000 - -	-	-	- - -
September 18	-	25s. prm. 5,000	-	- - -	-	85 7/8 - 30,000 - -	-	-	- - -
19	-	- - -	-	- - -	-	86 - 65,000 - -	-	-	- - -
20	-	25s. prm. 10,000	-	- - -	-	86 - 20,000 - -	-	-	- - -
20	-	- - -	-	- - -	-	86 1/2 - 75,000 - -	-	-	- - -
21	-	- - -	-	- - -	-	86 1/2 - 25,000 - -	-	-	- - -
Week ending - 23	-	- - 15,000	-	- - -	-	- 215,000 - -	-	-	- - -
September 25	-	- - -	-	- - -	-	86 1/2 - 50,000 - -	-	-	- - -
26	-	- - -	-	- - -	-	86 1/2 - 50,000 - -	-	-	- - -
Week ending - 30	-	- - -	-	- - -	-	- 100,000 - -	-	-	- - -
December 22	-	38s. prm. 20,000	-	- - -	-	- - -	-	-	- - -
22	-	40s. prm. 20,000	-	- - -	-	- - -	-	87 7/8 15,000	-
23	-	39s. prm. 24,000	-	- - -	-	- - -	-	88 45,000	-
Week ending - 23	-	- - 64,000	-	- - -	-	- - -	-	- 60,000	-
December 26	-	38s. prm. 20,000	-	- - -	-	- - -	-	-	- - -
28	-	- - -	-	- - -	-	- - -	-	89 1/2 20,000	-
29	-	- - -	-	- - -	-	- - -	-	89 1/2 50,000	-
Week ending - 30	-	- - 20,000	-	- - -	-	- - -	-	- 70,000	-
1849:—January - 2	-	- - -	-	- - -	-	- - -	-	-	- - -
5	-	- - -	-	- - -	-	- - -	-	-	- - -
Week ending - 6	-	- - -	-	- - -	-	- - -	-	-	- - -
January - 9	-	- - -	-	- - -	-	- - -	-	-	- - -
Week ending - 13	-	- - -	-	- - -	-	- - -	-	-	- - -
February 20	-	- - -	-	- - -	-	93 1/2 - 50,193 5 5	-	-	- - -
Week ending - 24	-	- - -	-	- - -	-	- 50,193 5 5	-	-	- - -
April - - 10	-	- - -	-	- - -	-	- - -	-	-	- - -
Week ending - 14	-	- - -	-	- - -	-	- - -	-	-	- - -

of *England* in each Week since the Year 1847, and the Rates of such Purchases and Sales—*continued*.

LONG ANNUITIES.		TERMS OF YEARS. APRIL AND OCTOBER.		3 PER CENTS, 1726.		NEW SOUTH SEA ANNUITIES. SOUTH SEA ANNUITIES, 1751.		EXCHEQUER BONDS.	
Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.		£.						
-	-	-	8 ³ / ₈ - 1,000						
-	8 ⁵ / ₈ - 1,500	-	8 ³ / ₈ - 1,500						
-	-	-	8 ⁷ / ₁₆ - 5,000						
-	- - 1,500	-	- - 7,500						
-	- - -	-	8 ⁹ / ₁₆ - 400						
-	- - -	-	- - 400						
-	- - -	-	8 ⁷ / ₁₆ - 4,200						
-	- - -	-	- - 4,200						
-	- - -	-	8 ¹ / ₂ - 3,200						
-	- - -	-	- - 3,200						
-	- - -	-	8 ¹ / ₂ - 290						
-	- - -	-	8 ¹ / ₂ - 500						
-	- - -	-	- - 700						
-	- - -	-	8 ⁷ / ₁₆ - 12,500						
-	- - -	-	- - 12,500						
-	- - -	-	8 ⁵ / ₁₆ - 1,050						
-	- - -	-	- - 1,050						

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

			EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
			Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
				£.						£.
1849:—May	- 2	-	-	-	-	-	-	-	-	91 ½ - 100,000
	4	-	-	-	-	-	-	-	-	-
Week ending	- 5	-	-	-	-	-	-	-	-	- 100,000
May	- 25	-	-	-	-	-	-	-	-	90 ½ - 100,000
Week ending	- 26	-	-	-	-	-	-	-	-	- 100,000
June	- 16	-	-	42 s. prm. 40,000	-	-	-	-	-	-
Week ending	- 16	-	-	- 40,000	-	-	-	-	-	-
June	- 19	-	-	-	-	-	-	-	-	-
	20	-	-	-	-	-	-	-	-	-
	21	-	-	42 s. prm. 30,000	-	-	-	-	-	-
	22	-	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-	-
Week ending	- 23	-	-	- 30,000	-	-	-	-	-	-
June	- 25	-	-	42 s. prm. 20,000	-	-	-	-	-	-
	26	-	-	-	-	-	-	-	-	-
	28	-	-	-	-	-	-	-	-	-
Week ending	- 30	-	-	- 20,000	-	-	-	-	-	-
August	- 24	-	-	42 s. prm. 25,000	-	-	-	-	-	-
Week ending	- 25	-	-	- 25,000	-	-	-	-	-	-
August	- 31	-	-	40 s. prm. 25,000	-	-	-	-	-	-
Week ending Sept. 1		-	-	- 25,000	-	-	-	-	-	-
September	22	-	-	36 s. prm. 20,000	-	-	-	-	-	-
Week ending	- 22	-	-	- 20,000	-	-	-	-	-	-
September	24	-	-	35 s. prm. 30,000	-	-	-	-	-	-
Week ending	- 29	-	-	- 30,000	-	-	-	-	-	-
October	- 18	-	-	-	-	-	-	-	-	-
	19	-	-	-	-	-	-	-	-	-
Week ending	- 20	-	-	-	-	-	-	-	-	-
November	13	-	-	-	-	-	-	-	-	-
Week ending	- 17	-	-	-	-	-	-	-	-	-
November	21	-	-	-	-	-	-	-	-	-
	23	-	-	-	-	-	-	-	-	-
Week ending	- 24	-	-	-	-	-	-	-	-	-
December	- 11	-	-	-	-	-	-	-	-	-
Week ending	- 15	-	-	-	-	-	-	-	-	-

of England in each Week since the Year 1847, and the Rates of such Purchases and Sales—continued.

LONG ANNUITIES.			TERMS OF YEARS.		3 PER CENTS, 1796.		NEW SOUTH SEA ANNUITIES. SOUTH SEA ANNUITIES, 1751.		EXCHEQUER BONDS.	
Sold.	Bought.		Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	s. d.		£.						
-	-	-	-	8 ⁷ / ₈ - 5,700						
-	8 ⁵ / ₈ - 5,040	4 5								
-	- - 5,040	4 5	-	- - 5,700						
-	-	-	-	8 ⁷ / ₈ - 2,100						
-	-	-	-	8 ⁷ / ₈ - 500						
-	-	-	-	8 ⁷ / ₈ - 300						
-	8 ¹ / ₈ - 6,100	-								
-	8 ¹ / ₈ - 400	-								
-	- - 6,500	-	-	- - 2,900						
-	-	-	-	8 ¹ / ₈ - 1,200						
-	-	-	-	8 ¹ / ₈ - 700						
-	-	-	-	- - 1,900						
-	8 ¹ / ₈ - 1,000	-								
-	8 ¹ / ₈ - 3,200	-								
-	- - 4,200	-								
-	8 ⁷ / ₈ - 9,400	-	-	8 ¹ / ₈ - 600						
-	- - 9,400	-	-	- - 600						
-	8 ⁷ / ₈ - 300	-								
-	8 ⁷ / ₈ - 1,700	-								
-	- - 2,000	-								
-	8 ¹ / ₈ - 1,400	-								
-	- - 1,400	-								

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENT.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	£.	£.		£.			
1850:—January - 4	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 5	- - -	- - -	- - -	-	- - -	-	-	-
February - 15	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 16	- - -	- - -	- - -	-	- - -	-	-	-
March - 1	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 2	- - -	- - -	- - -	-	- - -	-	-	-
April - 16	- - -	- - -	- - -	-	- - -	-	-	-
18	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 20	- - -	- - -	- - -	-	- - -	-	-	-
May - 21	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 25	- - -	- - -	- - -	-	- - -	-	-	-
August - 7	- - -	66 s. prm. 140,000						
Week ending - 10	- - -	- - 140,000						
October - 4	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 5	- - -	- - -	- - -	-	- - -	-	-	-
1851:—April - 23	56 s. prm. 20,000							
25	54 s. prm. 20,000	- - -	96 ¾ - 10,000					
25	- - -	- - -	96 ¾ - 23,000	-	97 ⅞ - 50,000			
Week ending - 26	- - 40,000	- - -	- - 33,000	-	- - 50,000			
April - 28	53 s. prm. 10,000							
29	- - -	- - -	96 ⅞ - 15,000					
May - 3	52 s. prm. 5,000							
Week ending - 3	- - 15,000	- - -	- - 15,000					
May - 5	50 s. prm. 10,000	- - -	- - -	-	96 ¾ - 50,000			
6	- - -	- - -	- - -	-	96 ¾ - 50,000			
7	- - -	- - -	96 ¼ - 17,000					
8	50 s. prm. 8,000	- - -	96 ⅝ - 15,000					
9	50 s. prm. 10,000	- - -	96 ⅝ - 18,000					
Week ending - 10	- - 28,000	- - -	- - 45,000	-	- 100,000			
May - 13	50 s. prm. 15,000							
Week ending - 17	- - 15,000							
June - 4	- - -	- - -	- - -	-	97 ⅞ - 50,000			
Week ending - 5	- - -	- - -	- - -	-	- 50,000			
December - 16	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 20	- - -	- - -	- - -	-	- - -	-	-	-
December - 24	- - -	- - -	- - -	-	- - -	-	-	-
Week ending - 27	- - -	- - -	- - -	-	- - -	-	-	-

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LONG ANNUITIES.		TERMS OF YEARS. APRIL AND OCTOBER.		3 PER CENTS, 1726.		NEW SOUTH SEA ANNUITIES. SOUTH SEA ANNUITIES, 1751.		EXCHEQUER BONDS.	
Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
-	£. 8 ⁹ / ₁₆ - 3,000		£. s. d.						
-	- - 3,000								
-	8 ⁹ / ₁₆ - 12,000								
-	- - 12,000								
-	- - -	-	8 ³ / ₄ - 2,430 - -						
-	- - -	-	- - 2,430 - -						
-	- - -	-	7 ¹ / ₂ - 6,354 10 -						
-	- - -	-	7 ¹ / ₂ - 4,000 - -						
-	- - -	-	- 10,354 10 -						
-	- - -	-	8 - 3,000 - -						
-	- - -	-	- - 3,000 - -						
-	- - -	-	8 - 1,300 - -						
-	- - -	-	- - 1,300 - -						
-	7 - 350								
-	- - 350								
-	- - -	-	6 ¹ / ₂ - 7,000 - -						
-	- - -	-	- - 7,000 - -						

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
				£.		£.		£.
1852:—January - 6	-	-	-	-	-	-	-	-
Week ending - 10	-	-	-	-	-	-	-	-
January - 16	-	-	-	-	-	-	-	-
Week ending - 17	-	-	-	-	-	-	-	-
January - 27	-	-	-	96½ - 43,000	-	96 - 100,000	-	-
30	-	-	-	-	-	-	-	-
Week ending - 31	-	-	-	- - 43,000	-	100,000	-	-
February - 10	-	-	-	96½ - 50,000	-	96 - 40,000	-	-
11	-	-	-	-	-	-	-	-
Week ending - 14	-	-	-	- - 50,000	-	- - 40,000	-	-
February - 17	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-
Week ending - 21	-	-	-	-	-	-	-	-
February - 27	-	-	-	-	-	-	-	-
Week ending - 28	-	-	-	-	-	-	-	-
March - 2	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-
Week ending - 6	-	-	-	-	-	-	-	-
March - 11	-	-	-	-	-	-	-	-
Week ending - 13	-	-	-	-	-	-	-	-
April - 16	-	-	-	-	-	-	-	-
Week ending - 17	-	-	-	-	-	-	-	-
May - 14	-	-	-	98½ - 115,000	-	-	-	-
Week ending - 15	-	-	-	- - 115,000	-	-	-	-
May - 18	-	-	-	98½ - 165,000	-	99½ - 30,000	-	-
20	-	-	-	99 - 50,000	-	-	-	-
21	-	-	-	99½ - 140,000	-	-	-	-
Week ending - 22	-	-	-	355,000	-	- - 80,000	-	-
May - 27	-	-	-	99½ - 30,000	-	-	-	101½ - 11,430
Week ending - 29	-	-	-	- - 30,000	-	-	-	- - 11,430

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.				£.	£.	£.	£.
1852:—July - 31	- - -	-	-	-	- - -	- - -	- - -	- - -
Week ending - 31	- - -	-	-	-	- - -	- - -	- - -	- - -
August - 10	- - -	-	-	-	- - -	99½ 100,000		
10	- - -	-	-	-	- - -	99½ 25,000		
10	- - -	-	-	-	- - -	99½ 75,000		
11	- - -	-	-	-	- - -	99½ 45,000		
11	- - -	-	-	-	- - -	99½ 5,000		
12	- - -	-	-	-	- - -	99½ 50,000		
Week ending - 14	- - -	-	-	-	- - -	300,000		
August - 20	- - -	-	-	-	- - -	99½ 50,000		
24	- - -	-	-	-	- - -	99½ 50,000		
Week ending - 28	- - -	-	-	-	- - -	100,000		
November 10	- - -	-	-	-	- - -	- - -	- - -	- - -
Week ending - 18	- - -	-	-	-	- - -	- - -	- - -	- - -
1853:—January - 21	58s. prm. 20,000	-	-	-	99½ 20,000			
Week ending - 22	- - 20,000	-	-	-	- 20,000			
January - 24	- - -	-	-	-	99½ 80,000			
Week ending - 29	- - -	-	-	-	- 80,000			
February - 5	55s. prm. 35,000							
Week ending - 5	- - 35,000							
February - 8	54s. prm. 113,000							
Week ending - 12	- - 113,000							
February - 18	35s. prm. 5,000							
19	10s. prm. 24,000							
Week ending - 19	- - 29,000							
February - 25	8s. prm. 50,000							
25	6s. prm. 30,000							
26	10s. prm. 50,000							
Week ending - 26	- - 180,000							
March - 1	7s. prm. 4,200							
1	10s. prm. 20,000							
Week ending - 5	- - 24,200							
May - 12	- - -	-	-	-	- - -	- - -	- - -	- - -
Week ending 14	- - -	-	-	-	- - -	- - -	- - -	- - -
August - 31	- - -	-	-	-	- - -	- - -	101½ 100,000	
September 2	- - -	-	-	-	97½ 100,000	- - -	101 80,000	100½ 45,000
2	- - -	-	-	-	- - -	- - -	101½ 50,000	100½ 45,000
3	- - -	-	-	-	- - -	- - -	- - -	- - -
Week ending - 3	- - -	-	-	-	- 100,000	- - -	- 230,000	- 90,000
September - 8	- - -	-	-	-	- - -	- - -	- - -	- - -
Week ending - 10	- - -	-	-	-	- - -	- - -	- - -	- - -
September - 13	- - -	-	-	-	96½ 100,000			
17	- - -	-	-	-	95½ 75,000			
17	- - -	-	-	-	95½ 75,000			
Week ending - 17	- - -	-	-	-	- 250,000			

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	£.			£.			
1853 :—September 20	- - -	- - -	-	-	95½ - 100,000			
24	- - -	- - -	-	-	94½ - 50,000			
24	- - -	- - -	-	-	94½ - 50,000			
Week ending - 24	- - -	- - -	-	-	- - 200,000			
October - 11	- - -	- - -	-	-	94½ - 50,000			
13	5s. prm. 320,000	- - -	-	-	94½ - 50,000	-	-	-
15	5s. prm. 18,000	- - -	-	-				
Week ending - 15	- - 338,000	- - -	-	-	- - 100,000	-	-	-
October - 17	5s. prm. 3,000	- - -	-	-				
18	5s. prm. 10,000	- - -	-	-	- - -	-	-	-
18	- - -	- - -	-	-	- - -	-	-	-
18	- - -	- - -	-	-	- - -	-	-	-
19	5s. prm. 9,000	- - -	-	-				
20	5s. prm. 9,000	- - -	-	-				
21	par - 200,000	- - -	-	-				
22	par - 100,000	- - -	-	-				
Week ending - 22	- - 318,000	- - -	-	-	- - -	-	-	-
October - 25	par - 89,500	- - -	-	-				
26	par - 2,000	- - -	-	-				
27	par - 83,000	- - -	-	-				
Week ending - 29	- - 124,500	- - -	-	-				
November 18	- - -	par - 315,600	-	-				
18	- - -	par - 307,900	-	-				
Week ending - 19	- - -	623,500	-	-				
1854 :—January - 11	10s. prm. 35,000	- - -	-	-				
Week ending - 14	- - 35,000	- - -	-	-				
January - 16	10s. prm. 20,000	- - -	-	-				
21	10s. prm. 25,000	- - -	-	-				
Week ending - 21	- - 45,000	- - -	-	-				
January - 23	10s. prm. 17,200	- - -	-	-				
25	10s. prm. 79,000	- - -	-	-				
26	10s. prm. 11,700	- - -	-	-				
Week ending - 26	- - 107,900	- - -	-	-				
February - 7	17s. prm. 45,000	- - -	-	-				
Week ending - 11	- - 45,000	- - -	-	-				
February - 14	10s. prm. 90,000	- - -	-	-				
Week ending - 18	- - 90,000	- - -	-	-				
March - 16	12s. prm. 23,000	- - -	-	-				
16	12s. prm. 10,000	- - -	-	-				
Week ending - 18	- - 33,000	- - -	-	-				
March - 29	par - 57,000	- - -	-	-				
30	par - 31,000	- - -	-	-				
31	par - 60,000	- - -	-	-				
April - 1	par - 36,500	- - -	-	-				
Week ending - 1	- - 184,500	- - -	-	-				

SELECT COMMITTEE ON THE BANK ACTS.

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of England in each Week since the Year 1847, and the Rates of such Purchases and Sales—continued.

[illegible]

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENT.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.		£.		£.			
1854:—April - - 3	par - 35,000							
4	par - 26,500							
5	par - 26,500							
6	par - 151,400							
7	par - 50,000							
8	par - 26,000							
Week ending - 8	- - 315,400							
April - - 10	2s. prm. 12,000							
11	2s. prm. 75,100							
12	2s. prm. 56,600							
13	2s. prm. 3,000							
15	par - 159,000							
Week ending - 15	- - 305,700							
April - - 17	2s. prm. 22,000							
18	par - 24,000							
19	par - 56,500							
20	par - 13,000							
21	par - 15,300							
21	- - -	-	- - -	-	87½ - 5,000			
21	- - -	-	- - -	-	88½ - 50,000			
21	- - -	-	- - -	-	88 - 50,000			
22	par - 10,500	-	- - -	-	87½ - 120,000			
Week ending - 22	- - 141,300	-	- - -	-	- - 225,000			
April - - 24	par - 1,900	-	- - -	-	87½ - 31,714			
24	- - -	-	- - -	-	87½ - 15,000			
24	- - -	-	- - -	-	87½ - 53,285			
25	par - 12,800	-	86 - 10,000	-	87 - 105,000			
25	- - -	-	85½ - 10,000					
27	par - 150,000							
29	par - 7,800							
Week ending - 29	- - 172,500	-	- - 20,000	-	- - 204,999			
May - - 2	par - 17,000							
3	par - 20,200	-	- - -	-	87½ - 45,000			
4	par - 4,900							
5	par - 83,000	-	86½ - 10,000	-	87½ - 79,000			
5	- - -	-	86½ - 20,000					
6	par - 7,000	-	86½ - 50,000	-	87½ - 60,000			
6	- - -	-	86½ - 40,000	-	87½ - 30,000			
6	- - -	-	- - -	-	87½ - 30,000			
Week ending - 6	- - 132,100	-	- - 120,000	-	- - 244,000			
May - - 8	par - 101,200	-	- - -	-	87½ - 100,000			
9	par - 24,100	-	86½ - 10,000	-				
9	- - -	-	86½ - 55,000	-	87½ - 50,000			
10	par - 9,400							
12	par - 100,000							
Week ending - 13	- - 234,700	-	- - 65,000	-	- - 150,000			
May - - 15	par - 19,100							
16	100,000							
Week ending - 20	- - 119,100							

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	£.		£.				
1854:— June - - 7	1 s. prm. 122,600							
8	1 s. prm. 5,000							
Week ending - 10	- - 127,600							
June - - 12	1 s. prm. 2,800							
17	1 s. prm. 18,000							
Week ending - 17	- - 20,800							
June - - 19	1 s. prm. 5,800							
22	4,500							
23	- - -	- - -	-	93 7/8 - 50,000				
24	- - -	- - -	-	94 1/8 - 100,000				
Week ending - 24	- - 10,300	- - -	-	- - 150,000				
June - - 26	- - -	- - -	-	93 7/8 - 35,000				
27	- - -	- - -	-	94 - 20,000				
Week ending July 1	- - -	- - -	-	- - 55,000				
September 1	- - -	2 s. prm. 9,000						
Week ending - 2	- - -	- - 9,000						
September 25	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
Week ending - 30	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
October - 3	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
Week ending - 7	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
October - 11	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
14	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
Week ending - 14	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
October - 18	- - -	5 s. prm. 52,000	-	- - -	- - -	- - -	- - -	- - -
19	- - -	5 s. prm. 2,000						
19	- - -	5 s. prm. 39,000						
20	- - -	5 s. prm. 12,000						
21	- - -	5 s. prm. 2,000						
21	- - -	5 s. prm. 4,000						
Week ending - 21	- - -	- - 111,000	-	- - -	- - -	- - -	- - -	- - -
October - 24	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
27	7 s. prm. 50,000							
27	7 s. prm. 50,000							
Week ending - 28	- - 100,000	- - -	-	- - -	- - -	- - -	- - -	- - -
October - 31	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -
Week ending Nov. 4	- - -	- - -	-	- - -	- - -	- - -	- - -	- - -

of England in each Week since the Year 1847, and the Rates of such Purchases and Sales—continued.

LONG ANNUITIES.		TERMS OF YEARS. APRIL AND OCTOBER.		3 PER CENTS, 1796.		NEW SOUTH SEA ANNUITIES. SOUTH SEA ANNUITIES, 1751.		RICHEQUER BONDS.	
Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.		£.						
-	- - -	-	4 ³ / ₈ - 2,000						
-	- - -	-	- - 2,000						
-	- - -	-	4 ³ / ₈ - 2,000						
-	- - -	-	- - 2,000						
-	4 ³ / ₈ - 10,000	-	4 ³ / ₈ - 1,000						
-	4 ³ / ₈ - 1,000								
-	- - 11,000	-	- - 1,000						
-	4 ³ / ₈ - 6,000								
-	- - 6,000								
-	4 ³ / ₈ - 1,000								
-	- - 1,000								
-	4 ³ / ₈ - 1,000								
-	- - 1,000								

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		3½ PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
1854:—November - 7	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-
Week ending - 11	-	-	-	-	-	-	-	-
November - 16	-	-	-	-	-	-	-	-
Week ending - 18	-	-	-	-	-	-	-	-
November - 21	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-
Week ending - 25	-	-	-	-	-	-	-	-
November - 28	-	-	-	-	-	-	-	-
29	-	-	-	-	-	-	-	-
Week ending Dec. 2	-	-	-	-	-	-	-	-
December - 4	-	-	-	-	-	-	-	-
Week ending - 9	-	-	-	-	-	-	-	-
December - 15	-	-	-	-	-	-	-	-
Week ending - 16	-	-	-	-	-	-	-	-
December - 18	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-
21	-	-	-	-	-	-	-	-
Week ending - 23	-	-	-	-	-	-	-	-
December - 26	-	-	-	-	-	-	-	-
Week ending - 30	-	-	-	-	-	-	-	-
1855:—January - 5	-	-	-	-	-	-	-	-
Week ending - 6	-	-	-	-	-	-	-	-
January - 9	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-
Week ending - 13	-	-	-	-	-	-	-	-
January - 16	-	-	-	-	-	-	-	-
Week ending - 20	-	-	-	-	-	-	-	-
January - 23	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-
Week ending - 27	-	-	-	-	-	-	-	-

of England in each Week since the Year 1847, and the Rates of such Purchases and Sales—continued.

LONG ANNUITIES.		TERMS OF YEARS. APRIL AND OCTOBER.		3 PER CENTS, 1796.		NEW SOUTH SEA ANNUITIES. SOUTH SEA ANNUITIES, 1751.		EXCHEQUER BONDS.	
Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.		£.						
-	4 $\frac{1}{2}$ - 980								
-	4 $\frac{1}{2}$ - 3,800								
-	4 $\frac{1}{2}$ - 650								
-	4 $\frac{1}{2}$ - 3,980								
-	- - 8,800								
-	4 $\frac{1}{2}$ - 3,850								
-	- - 3,850								
-	4 $\frac{1}{2}$ - 200								
-	- - -	-	4 $\frac{1}{8}$ - 7,500						
-	- - 200	-	- - 7,500						
-	4 $\frac{1}{2}$ - 1,000								
-	4 $\frac{1}{2}$ - 11,800								
-	- - 12,800								
-	4 $\frac{1}{2}$ - 10,400								
-	- - 10,400								
-	4 $\frac{1}{2}$ - 450								
-	- - 450								
-	4 $\frac{1}{2}$ - 3,480								
-	4 $\frac{1}{2}$ - 2,150								
-	4 $\frac{1}{2}$ - 2,150								
-	4 $\frac{1}{2}$ - 2,400								
-	- - 10,130								
-	4 $\frac{1}{2}$ - 450								
-	- - 450								
-	4 $\frac{1}{2}$ - 300								
-	- - 300								
-	4 $\frac{1}{2}$ - 300								
-	4 $\frac{1}{2}$ - 231								
-	4 $\frac{1}{2}$ - 600								
-	- - -	-	4 $\frac{3}{16}$ - 150						
-	- - 1,131	-	- - 150						
-	4 $\frac{1}{2}$ - 200	-	4 $\frac{1}{16}$ - 100						
-	- - 200	-	- - 100						
-	- - -	-	4 $\frac{3}{16}$ - 350						
-	- - -	-	4 $\frac{3}{16}$ - 100						
-	- - -	-	4 $\frac{3}{16}$ - 804						
-	- - 154								
-	- - 154	-	- - 1,254						

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENT.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	£.				£.		£.
1855:—February - 13	- - -	- - -	-	-	-	- - -	-	- - -
14	- - -	- - -	-	-	-	- - -	-	- - -
15	- - -	- - -	-	-	-	- - -	-	- - -
16	- - -	- - -	-	-	-	- - -	-	- - -
17	- - -	- - -	-	-	-	- - -	-	- - -
Week ending - 17	- - -	- - -	-	-	-	- - -	-	- - -
February - 22	- - -	- - -	-	-	-	- - -	-	- - -
23	- - -	- - -	-	-	-	- - -	-	- - -
Week ending - 24	- - -	- - -	-	-	-	- - -	-	- - -
March - 1	- - -	- - -	-	-	-	- - -	-	- - -
2	- - -	- - -	-	-	-	- - -	-	- - -
Week ending - 3	- - -	- - -	-	-	-	- - -	-	- - -
March - 8	- - -	- - -	-	-	-	- - -	-	- - -
Week ending - 10	- - -	- - -	-	-	-	- - -	-	- - -
April - - 11	9s. prm. 30,000							
Week ending - 14	- - 30,000							
April - - 20	8s. prm. 24,000							
Week ending - 21	- - 24,000							
May - 16	- - -	- - -	-	-	-	89 - 10,000		
18	- - -	- - -	-	-	-	89 $\frac{1}{2}$ - 11,000		
Week ending - 19	- - -	- - -	-	-	-	- - 21,000		
May - - 21	- - -	- - -	-	-	-	- - -	89 - 50,000	
22	- - -	- - -	-	-	-	- - -	88 $\frac{1}{2}$ - 50,000	
23	- - -	5s. prm. 220,000						
26	- - -	5s. prm. 180,000						
Week ending - 26	- - -	- - 400,000	-	-	-	- - -	-	- - 100,000
May - - 30	- - -	5s. prm. 100,000						
Week ending June 2	- - -	- - 100,000						
June - - 5	- - -	- - -	-	-	-	- - -	-	- - -
Week ending - 9	- - -	- - -	-	-	-	- - -	-	- - -
July - - 9	- - -	- - -	-	-	-	- - -	-	- - -
14	21s. prm. 50,000							
Week ending - 14	- - 50,000	- - -	-	-	-	- - -	-	- - -

SELECT COMMITTEE ON THE BANK ACTS.

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of England in each Week since the Year 1847, and the Rates of such Purchases and Sales—continued.

[illegible]

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENT.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	£.			£.			
1855:—July - - 16	25s. prm. 20,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
18	25s. prm. 20,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
19	21s. prm. 50,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
20	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 21	- - 90,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
July - - 24	21s. prm. 6,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
26	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
27	20s. prm. 13,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
28	20s. prm. 10,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 29	- - 29,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
July - - 31	20s. prm. 30,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
August - 2	20s. prm. 30,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
3	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 4	- - 60,000	- - -	- - -	- - -	- - -	- - -	- - -	- - -
August - 7	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
9	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 11	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
August - 15	- - -	15s. prm. 50,000	- - -	- - -	- - -	- - -	- - -	- - -
16	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 18	- - -	- - 50,000	- - -	- - -	- - -	- - -	- - -	- - -
September 12	- - -	- - -	- - -	- - -	91 - 26,000	- - -	- - -	- - -
12	- - -	- - -	- - -	- - -	90 - 3,000	- - -	- - -	- - -
12	- - -	- - -	- - -	- - -	90 - 40,000	- - -	- - -	- - -
13	10s. prm. 50,000	- - -	- - -	- - -	91 - 33,000	- - -	- - -	- - -
14	- - -	- - -	- - -	- - -	90 - 40,000	- - -	- - -	- - -
14	- - -	- - -	- - -	- - -	90 - 58,000	- - -	- - -	- - -
Week ending - 15	- - 50,000	- - -	- - -	- - -	- - 200,000	- - -	- - -	- - -
September 17	- - -	- - -	- - -	- - -	98 - 210,000	- - -	- - -	- - -
18	4s. prm. 5,000	- - -	- - -	- - -	90 1/2 - 40,000	- - -	- - -	- - -
19	- - -	- - -	- - -	- - -	90 - 20,000	- - -	- - -	- - -
19	- - -	- - -	- - -	- - -	90 - 15,000	- - -	- - -	- - -
20	- - -	- - -	- - -	- - -	90 - 80,000	- - -	- - -	- - -
21	- - -	- - -	- - -	- - -	90 - 85,000	- - -	- - -	- - -
22	8s. prm. 15,000	- - -	- - -	- - -	90 - 100,000	- - -	- - -	- - -
Week ending - 22	- - 20,000	- - -	- - -	- - -	- - 550,000	- - -	- - -	- - -

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

		EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENTS.	
		Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
		£.				£.		£.	
1855:—September	24	- - -	- -	- - -	- -	90 - 35,000			
	25	- - -	- -	- - -	- -	90 - 40,000			
	25	- - -	- -	- - -	- -	89 - 52,000			
	25	par - 18,000	- -	- - -	- -	89 - 30,000			
	26	- - -	- -	- - -	- -	90 - 60,000			
	27	- - -	- -	- - -	- -	89 - 10,000			
	28	1s. dis. 10,000	- -	- - -	- -	88 - 13,000			
	28	4s. dis. 10,000	- -	- - -	- -	88 - 20,000			
	28	- - -	- -	- - -	- -	88 - 55,000			
	28	- - -	- -	- - -	- -	88 - 10,000			
	28	- - -	- -	- - -	- -	88 - 50,000			
Week ending -	29	- - 38,000	- -	- - -	- -	- 375,000			
October	1	- - -	- -	- - -	- -	88 - 65,000			
	2	- - -	- -	- - -	- -	88 - 62,000			
	2	- - -	- -	- - -	- -	88 - 145,000			
	2	- - -	- -	- - -	- -	88 - 105,000			
	3	- - -	- -	- - -	- -	88 - 10,000			
	3	- - -	- -	- - -	- -	88 - 55,000			
	3	- - -	- -	- - -	- -	88 - 6,000			
	3	- - -	- -	- - -	- -	88 - 74,000			
	4	- - -	- -	- - -	- -	88 - 20,000			
	4	- - -	- -	- - -	- -	88 - 40,000			
	4	- - -	- -	- - -	- -	88 - 115,000			
	5	- - -	- -	- - -	- -	88 - 40,000			
	5	- - -	- -	- - -	- -	88 - 65,000			
	5	- - -	- -	- - -	- -	88 - 5,000			
Week ending -	6	- - -	- -	- - -	- -	- 807,000			
October	8	- - -	- -	- - -	- -	87 1/2 - 7,000			
	8	- - -	- -	- - -	- -	87 - 45,000			
	9	- - -	- -	- - -	- -	87 - 50,000			
	9	- - -	- -	- - -	- -	87 - 55,000			
	10	- - -	- -	- - -	- -	90 - 21,000			
	10	- - -	- -	- - -	- -	89 - 20,000			
	10	- - -	- -	- - -	- -	88 - 20,000			
	10	- - -	- -	- - -	- -	88 - 36,000			
	10	- - -	- -	- - -	- -	87 - 5,000			
	10	- - -	- -	- - -	- -	87 - 40,000			
	11	- - -	- -	- - -	- -	90 - 80,000	- -	87 - 20,000	
	12	5s. dis. 40,000	- -	- - -	- -	90 - 60,000	- -	88 1/2 - 10,000	
	13	- - -	- -	- - -	- -	87 - 100,000	- -	88 - 50,000	
Week ending -	13	- - 40,000	- -	- - -	- -	- 519,000	- -	- - 80,000	
October	18	- - -	- -	- - -	- -	- - -	- -	89 1/2 - 30,000	
	20	- - -	- -	- - -	- -	- - -	- -	- - -	-
Week ending -	20	- - -	- -	- - -	- -	- - -	- -	- - 30,000	-
October	22	- - -	- -	- - -	- -	- - -	- -	89 1/2 - 20,000	
	22	- - -	- -	- - -	- -	- - -	- -	88 - 7,000	
	22	- - -	- -	- - -	- -	- - -	- -	88 1/2 - 10,000	
	22	- - -	- -	- - -	- -	- - -	- -	87 - 20,000	
	23	- - -	- -	- - -	- -	- - -	- -	89 1/2 - 20,000	
	23	- - -	- -	- - -	- -	- - -	- -	88 - 53,000	
	23	- - -	- -	- - -	- -	- - -	- -	88 - 30,000	
	24	- - -	- -	- - -	- -	- - -	- -	- - -	
	26	par - 13,000	- -	- - -	- -	- - -	- -	- - -	
	27	par - 3,600	- -	- - -	- -	- - -	- -	- - -	
Week ending -	27	- - 16,600	- -	- - -	- -	- - -	- -	- - 160,000	

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of England in each Week since the Year 1847, and the Dates of such Purchases and Sales—continued.

[illegible]

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.		£.		£.		£.	
1855:—October - 29	par - 2,700							
30	par - 3,000							
31	- - -	- - -	87 $\frac{1}{2}$ - 50,000					
November 2	- - -	- - -	86 $\frac{7}{8}$ - 40,000					
2	- - -	- - -	87 $\frac{1}{2}$ - 50,000					
Week ending - 3	- - 5,700	- - -	- - 140,000					
November 6	- - -	- - -	86 $\frac{7}{8}$ - 30,000					
7	- - -	- - -	86 $\frac{7}{8}$ - 30,000					
8	- - -	- - -	87 - 20,000	- - -	87 $\frac{1}{2}$ - 101,000			
10	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 10	- - -	- - -	- - 80,000	- - -	- - 101,000	- - -	- - -	- - -
November 26	7 s. dis. 11,000							
26	5 s. dis. 2,000							
26	4 s. dis. 800							
30	5 s. dis. 50,000							
Week ending Dec. 1	- - 68,600							
December 8	3 s. dis. 3,500	- - -	- - -	- - -	- - -	- - -	89 $\frac{1}{2}$ - 5,000	
8	6 s. dis. 7,000	- - -	- - -	- - -	- - -	- - -	89 $\frac{1}{2}$ - 15,000	
Week ending - 8	- - 10,500	- - -	- - -	- - -	- - -	- - -	- - 20,000	
December 20	6 s. dis. 50,000							
22	6 s. dis. 24,000							
Week ending 22	- - 74,000							
December 28	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Week ending - 29	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
December 31	- - -	- - -	88 $\frac{1}{2}$ - 100,000					
1856:—January - 2								
Week ending - 5	- - -	- - -	- - 100,000					
January 10	- - -	- - -	89 $\frac{3}{8}$ - 10,000	- - -	88 $\frac{7}{8}$ 100,000	- - -	89 $\frac{1}{2}$ - 15,000	
12	5 s. dis. 20,000	- - -	- - -	- - -	88 $\frac{7}{8}$ 100,000	- - -	89 $\frac{1}{2}$ - 15,000	
Week ending - 12	- - 20,000	- - -	- - 10,000	- - -	- - 200,000	- - -	- - 30,000	

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[illegible]

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

		EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENTS.	
		Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
		£.	£.			£.	£.		
1856:—Jan.	14	5s. dis. 20,000							
	16	5s. dis. 7,000							
	17	5s. dis. 5,000							
	18	5s. dis. 20,000							
	19	5s. dis. 100,000							
Week ending 19		- 152,000							
January	21	3s. dis. 14,000							
Week ending 26		- 14,000							
March -	24	par 4,700							
	25	par 100,000	- - -	- - -	- - -	- - -	92½ 114,000		
	27	par 88,700	- - -	- - -	- - -	- - -	- - -	- - -	- - -
	28	par 216,800	- - -	- - -	- - -	- - -	92½ 100,000		
	28	- - -	- - -	- - -	- - -	- - -	92½ 145,000		
	29	- - -	- - -	- - -	- - -	- - -	92½ 50,000		
	29	- - -	- - -	- - -	- - -	- - -	92½ 35,000		
Week ending 29		- 444,700	- - -	- - -	- - -	- - -	- 444,000	- - -	- - -
April -	10	2s. dis. 46,000							
	10	1s. dis. 24,000							
Week ending 12		- 70,000							
May -	8	- - -	- - -	- - -	- - -	93½ 200,000	93½ 100,000		
Week ending 10		- - -	- - -	- - -	- - -	- 200,000	- 100,000		
May -	12	2s. dis. 5,500							
	12	3s. dis. 15,000							
	12	par 181,000							
	13	4s. dis. 7,500							
	13	par - 7,000							
	15	7s. dis. 10,000							
Week ending 17		- 226,000							
May -	31	- - -	par 14,000						
	31	- - -	3s. prm. 40,000						
Week ending 31		- - -	- 54,000						
June -	6	- - -	1s. dis. 21,000	- - -	- - -	- - -	94½ 50,000		
Week ending 7		- - -	- 21,000	- - -	- - -	- - -	- 50,000		

APPENDIX TO REPORT FROM THE

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.	£.			£.	£.		
1856:—June - - 12	- - -	6s. prm. 109,000						
Week ending - 14	- - -	- - 109,000						
July - - 7	- - -	- - -	-	-	- - -	94 $\frac{1}{2}$ - 150,000		
7	- - -	- - -	-	-	- - -	93 - 50,000		
8	- - -	- - -	-	-	- - -	93 - 50,000		
9	- - -	- - -	-	-	- - -	94 - 80,000		
9	- - -	- - -	-	-	- - -	94 - 70,000		
9	- - -	- - -	-	-	- - -	93 - 30,000		
9	- - -	- - -	-	-	- - -	94 - 39,000		
10	- - -	- - -	-	-	- - -	94 - 100,000		
10	- - -	- - -	-	-	- - -	94 - 100,000		
10	- - -	- - -	-	-	- - -	94 - 120,000		
10	- - -	- - -	-	-	- - -	94 - 11,000		
Week ending - 13	- - -	- - -	-	-	- - -	- - 800,000		
July - - 31	- - -	18s. prm. 45,000						
August - 2	- - -	15s. prm. 5,000						
Week ending - 2	- - -	- - 50,000						
September 12	17s. prm. 15,000							
12	15s. prm. 133,000							
Week ending - 13	- - 148,000							
October - 1	8s. prm. 10,000							
2	8s. prm. 2,000							
2	7s. prm. 3,000							
3	7s. prm. 5,000	- - -	-	-	93 - 50,000			
4	7s. prm. 25,000							
Week ending - 4	- - 45,000	- - -	-	-	- - 50,000			
October - 7	6s. prm. 20,000	- - -	-	-	91 $\frac{1}{2}$ - 25,000			
7	- - -	- - -	-	-	91 $\frac{1}{2}$ - 75,000			
7	- - -	- - -	-	-	90 $\frac{3}{4}$ - 30,000			
8	5s. prm. 6,000	- - -	-	-	91 $\frac{1}{2}$ - 10,000			
8	- - -	- - -	-	-	91 $\frac{1}{2}$ - 125,000			
8	- - -	- - -	-	-	90 $\frac{1}{2}$ - 5,000			
8	- - -	- - -	-	-	90 $\frac{1}{2}$ - 27,000			
9	5s. prm. 10,000							
Week ending - 11	- - 36,000	- - -	-	-	- - 287,000			
October - 13	- - -	- - -	-	-	92 - 70,300			
16	2s. prm. 10,000							
18	3s. prm. 2,000							
Week ending - 18	- - 12,000	- - -	-	-	- - 70,300			
October - 20	3s. prm. 23,000	- - -	-	-	92 - 39,000			
21	3s. prm. 2,000							
24	3s. prm. 60,300							
25	3s. prm. 40,000							
Week ending - 25	- - 130,300	- - -	-	-	- - 39,000			

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 5 PER CENTS	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.		£.		£.	£.		
1856:—October - 29	3s. prm. 3,000							
Week ending Nov. 1	- - 3,000							
November 5	1s. prm. 1,500	-	- - -	-	93½ 100,000	} c 91½ 100,000		
6	- - -	-	91½ 30,000		c 93 - 100,000			
7	- - -	-	91½ 25,000					
8	1s. prm. 900	-	91½ 45,000	-	92½ - 50,000			
Week ending - 8	- - 2,400	-	- 100,000	-	- - 250,000	- - 100,000		
November 10	par - 1,000							
11	- - -	-	- - -	-	92½ 70,000			
12	par - 2,000							
13	1s. dis. 16,000							
13	par - 1,200							
15	- - 50,000							
Week ending - 15	- - 70,200	-	- - -	-	- - 70,000			
November 17	1s. prm. 3,000							
Week ending - 22	- - 3,000							
December 17	6s. prm. 20,000							
Week ending - 20	- - 20,000							
December 27	1s. prm. 19,500							
Week ending - 27	- - 19,500							
1857:—January - 8	2s. prm. 4,000	-	- - -	-	- - -	94½ - 50,000		
8	1s. prm. 14,000							
9	2s. prm. 29,000							
9	1s. prm. 13,000							
10	2s. prm. 500	-	- - -	-	- - -	94 - 50,000		
10	2s. prm. 5,000							
10	1s. prm. 10,000							
Week ending - 10	- - 75,500	-	- - -	-	- - -	- - 100,000		
January - 12	2s. prm. 2,200							
13	1s. prm. 1,000	-	- - -	-	- - -	93½ - 50,000		
14	1s. prm. 3,500							
15	1s. prm. 1,000							
16	1s. prm. 1,000							
17	1s. prm. 500							
Week ending - 17	- - 9,200	-	- - -	-	- - -	- - 50,000		
January - 20	1s. prm. 6,500							
21	1s. prm. 1,000							
22	1s. prm. 14,000							
23	1s. prm. 5,500	-	- - -	-	- - -	93½ - 50,000		
Week ending - 24	- - 27,000	-	- - -	-	- - -	- - 50,000		

RETURN of all Purchases and Sales of Public Stocks or Exchequer Bills severally made by the Bank

	EXCHEQUER BILLS.		REDUCED.		CONSOLS.		NEW 3 PER CENTS.	
	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.	Sold.	Bought.
	£.					£.		
1857:—January - 26	1 s. prm. 1,400							
31	par 12,500							
Week ending - 31	- - 13,900							
February - 3	1 s. prm. 62,000	-	-	-	-	93 $\frac{1}{8}$ - 50,000		
4	1 s. prm. 19,000							
6	2 s. prm. 20,000							
6	1 s. prm. 6,000							
7	1 s. prm. 7,000							
7	2 s. prm. 10,000	-	-	-	-	92 $\frac{7}{8}$ - 50,000		
Week ending - 7	- - 124,000	-	-	-	-	- - 100,000		
February 10	2 s. prm. 14,800							
11	2 s. prm. 2,100							
13	2 s. prm. 10,700	-	-	-	-	94 - 50,000		
13	3 s. prm. 20,000							
14	2 s. prm. 4,000							
14	1 s. prm. 20,000	-	-	-	-	93 $\frac{7}{8}$ - 50,000		
Week ending - 14	- - 71,600	-	-	-	-	- - 100,000		
February 20	2 s. prm. 15,100							
21	2 s. prm. 45,000	-	-	-	-	93 $\frac{3}{4}$ - 50,000		
Week ending - 21	- - 60,100	-	-	-	-	- - 50,000		
February 23	3 s. prm. 6,300	-	-	-	-	93 $\frac{3}{4}$ - 50,000		
25	2 s. prm. 1,600							
Week ending - 28	- - 7,900	-	-	-	-	- - 50,000		
March - 3	- - -	-	-	-	-	93 $\frac{7}{8}$ - 50,000		
5	- - -	-	-	-	-	93 $\frac{7}{8}$ - 50,000		
6	- - -	-	-	-	-	93 $\frac{7}{8}$ - 50,000		
7	1 s. prm. 35,000							
Week ending - 7	- - 35,000	-	-	-	-	- - 150,000		
March - 10	2 s. prm. 5,000	-	-	-	-	93 $\frac{3}{4}$ - 25,000		
Week ending - 14	- - 5,000	-	-	-	-	- - 25,000		
March - 16	1 s. prm. 1,800							
17	1 s. prm. 46,500							
18	1 s. prm. 1,000							
Week ending - 21	- - 49,300							
April - - 27	2 s. dis. 31,900							
Week ending May 2	- - 31,900							

Bank of England, }
4 May 1857. }

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Appendix, No. 26.

Appendix, No. 26. AN ACCOUNT, showing the ADVANCES made on EXCHEQUER BILLS by the Bank of *England* for the Quarterly Charge of the Consolidated Fund, and the WEEKLY REPAYMENTS of the same, from April 1848 to the latest Period to which the same can be made up.—(In continuation of the Return, No. 11, in the Appendix to the Report of the Secret Committee on Commercial Distress, 1848.)

1848:				£.	s.	d.	1848:				£.	s.	d.
April	-	6,	Advanced	-	-	-	960,000	-	-	Received in the week ending—			
		7,	Ditto	-	-	-	170,000	-	-	15 April	-	-	-
		15,	Ditto	-	-	-	40,000	-	-	22 April	-	-	-
		22,	Ditto	-	-	-	35,000	-	-	29 April	-	-	-
		29,	Ditto	-	-	-	15,397	15	2	6 May	-	-	15 2
May	-	5,	Ditto	-	-	-	115,000	-	-	24 June	-	-	-
June	-	23,	Ditto	-	-	-	100,000	-	-				
				£.			1,435,397	15	2	£.	1,435,397	15	2
July	-	6,	Advanced	-	-	-	955,000	-	-	Received in the week ending—			
		7,	Ditto	-	-	-	195,000	-	-	15 July	-	-	-
		11,	Ditto	-	-	-	45,000	-	-	22 July	-	-	-
		15,	Ditto	-	-	-	20,000	-	-	29 July	-	-	-
		29,	Ditto	-	-	-	60,000	-	-	5 August	-	-	14 7
August	-	4,	Ditto	-	-	-	96,279	14	7	23 September	-	-	-
September	16,	Ditto	-	-	-	-	100,000	-	-				
				£.			1,471,279	14	7	£.	1,471,279	14	7
October	-	11,	Advanced	-	-	-	1,036,000	-	-	Received in the week ending—			
		12,	Ditto	-	-	-	125,000	-	-	21 October	-	-	-
		16,	Ditto	-	-	-	100,000	-	-	28 October	-	-	1 10
		21,	Ditto	-	-	-	15,007	1	10	4 November	-	-	-
November	4,	Ditto	-	-	-	-	85,000	-	-	11 November	-	-	-
		25,	Ditto	-	-	-	180,000	-	-	2 December	-	-	-
December	15,	Ditto	-	-	-	-	71,000	-	-	16 December	-	-	-
				£.			1,562,007	1	10	£.	1,562,007	1	10
1849:				1849:				1849:					
April	-	7,	Advanced	-	-	-	300,000	-	-	Received in the week ending—			
		9,	Ditto	-	-	-	100,000	-	-	21 April	-	-	-
		14,	Ditto	-	-	-	50,000	-	-	28 April	-	-	-
		21,	Ditto	-	-	-	50,000	-	-	5 May	-	-	3 2
		28,	Ditto	-	-	-	55,028	3	2	12 May	-	-	-
May	-	5,	Ditto	-	-	-	151,000	-	-	23 June	-	-	-
June	-	16,	Ditto	-	-	-	100,000	-	-				
				£.			806,028	3	2	£.	806,028	3	2
July	-	14,	Advanced	-	-	-	150,000	-	-	Received in the week ending—			
		21,	Ditto	-	-	-	52,957	15	3	21 July	-	-	-
		28,	Ditto	-	-	-	70,000	-	-	28 July	-	-	15 3
August	-	4,	Ditto	-	-	-	92,000	-	-	4 August	-	-	-
September	28,	Ditto	-	-	-	-	100,000	-	-	11 August	-	-	-
									29 September	-	-	-	
				£.			464,957	15	3	£.	464,957	15	3
1850:				1850:				1850:					
June	-	7,	Advanced	-	-	£.	126,342	8	10	Received in the week ending—			
											8 June	-	-
											£.	126,342	8 10
1851:				1851:				1851:					
April	-	12,	Advanced	-	-	-	160,000	-	-	Received in the week ending—			
		19,	Ditto	-	-	-	10,000	-	-	19 April	-	-	-
		26,	Ditto	-	-	-	125,000	-	-	26 April	-	-	-
May	-	8,	Ditto	-	-	-	350,000	-	-	3 May	-	-	-
		20,	Ditto	-	-	-	36,868	13	7	10 May	-	-	-
June	-	6,	Ditto	-	-	-	800,000	-	-	31 May	-	-	13 7
				£.			981,868	13	7	14 June	-	-	-
											£.	981,868	13 7
August	-	7,	Advanced	-	-	-	334,122	17	11	Received in the week ending—			
September	4,	Ditto	-	-	-	-	189,000	-	-	9 August	-	-	-
				£.			523,122	17	11	6 September	-	-	-
											£.	523,122	17 11

Accounts, showing the Advances made on Exchequer Bills by the Bank of England, &c.—continued.

Appendix, No. 26.

1852:			£.	s.	d.	1852:			£.	s.	d.
April - 6, Advanced	-	-	1,000,000	-	-	Received in the week ending—					
10, Ditto	-	-	50,000	-	-	10 April	-	-	80,000	-	-
23, Ditto	-	-	150,000	-	-	17 April	-	-	910,000	-	-
30, Ditto	-	-	100,000	-	-	24 April	-	-	210,000	-	-
May - 7, Ditto	-	-	359,244	9	4	1 May	-	-	100,000	-	-
June - 5, Ditto	-	-	300,000	-	-	8 May	-	-	359,244	9	4
						7 June	-	-	300,000	-	-
			£.	1,959,244	9 4				£.	1,959,244	9 4
July - 6, Advanced			900,000	-	-	Received in the week ending—					
10, Ditto	-	-	60,000	-	-	10 July	-	-	80,000	-	-
17, Ditto	-	-	195,070	19	9	10 July, sold to the Commissioners for Reduction of National Debt			540,000	-	-
August 5, Ditto	-	-	200,000	-	-	17 July, received	-	-	340,000	-	-
						24 July	-	-	195,070	19	9
			£.	1,355,070	19 9	7 August	-	-	200,000	-	-
									£.	1,355,070	19 9
1853:						1853:					
April - 6, Advanced	-	-	300,000	-	-	Received in the week ending—					
9, Ditto	-	-	150,000	-	-	16 April	-	-	550,000	-	-
15, Ditto	-	-	100,000	-	-	23 April	-	-	300,000	-	-
22, Ditto	-	-	300,000	-	-	7 May	-	-	357,812	7	11
May - 5, Ditto	-	-	357,812	7	11	4 June	-	-	200,000	-	-
June - 3, Ditto	-	-	200,000	-	-						
			£.	1,407,812	7 11				£.	1,407,812	7 11
July - 6, Advanced			2,200,000	-	-	Sold to the Commissioners for the Reduction of National Debt, 9 July	-	-	610,000	-	-
7, Ditto	-	-	610,000	-	-	Received in the week ending—					
22, Ditto	-	-	275,000	-	-	9 July	-	-	730,000	-	-
August 4, Ditto	-	-	120,557	15	4	16 July	-	-	740,000	-	-
						23 July	-	-	495,000	-	-
			£.	3,205,557	15 4	30 July	-	-	200,000	-	-
						6 August	-	-	430,557	15	4
									£.	3,205,557	15 4
October 11, Advanced			1,750,000	-	-	Sold to the Commissioners for the Reduction of National Debt, 15 October	-	-	890,000	-	-
15, Ditto	-	-	60,000	-	-	Received in the week ending—					
21, Ditto	-	-	15,000	-	-	15 October	-	-	100,000	-	-
November 11, Ditto	-	-	324,184	8	9	22 October	-	-	835,000	-	-
December 30, Ditto	-	-	75,000	-	-	12 November	-	-	324,184	8	9
						31 December	-	-	75,000	-	-
			£.	2,224,184	8 9				£.	2,224,184	8 9
1854:						1854:					
January 6, Advanced	-	-	3,301,855	17	11	Sold to the Commissioners for the Reduction of National Debt, 7 January	-	-	811,855	17	11
16, Ditto	-	-	180,000	-	-	Received in the week ending—					
February 6, Ditto	-	-	90,000	-	-	14 January	-	-	720,000	-	-
17, Ditto	-	-	64,345	10	10	21 January	-	-	510,000	-	-
April - 4, Ditto	-	-	75,000	-	-	28 January	-	-	195,000	-	-
						4 February, sold to the Commissioners	-	-	400,000	-	-
			£.	3,711,201	8 9	4 February, received	-	-	295,000	-	-
						11 February, sold to the Commissioners	-	-	50,000	-	-
						11 February, received	-	-	590,000	-	-
						18 February	-	-	64,345	10	10
						8 April	-	-	75,000	-	-
									£.	3,711,201	8 9

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Account, showing the Advances made on Exchequer Bills by the Bank of England, &c.—continued.

1855—continued.				1855—continued.			
			£. s. d.				£. s. d.
April - 7, Advanced	-	-	1,270,000	-	-	Received in the week ending—	
10, Ditto	-	-	500,000	-	-	28 April	500,000 - -
12, Ditto	-	-	375,000	-	-	5 May	200,000 - -
13, Ditto	-	-	100,000	-	-	12 May	2,300,000 - -
16, Ditto	-	-	210,000	-	-	19 May	390,000 - -
17, Ditto	-	-	100,000	-	-	23 June	77,094 4 6
18, Ditto	-	-	100,000	-	-		
19, Ditto	-	-	115,000	-	-		
20, Ditto	-	-	100,000	-	-		
23, Ditto	-	-	100,000	-	-		
28, Ditto	-	-	140,000	-	-		
30, Ditto	-	-	200,000	-	-		
May - 7, Ditto	-	-	80,000	-	-		
June - 21, Ditto	-	-	77,094	4	6		
			£. 3,467,094	4	6		£. 3,467,094 4 6
July - 6, Advanced	-	-	750,000	-	-	Sold to the Commissioners for the Reduc-	
9, Ditto	-	-	800,000	-	-	tion of National Debt, 14 July	700,000 - -
10, Ditto	-	-	700,000	-	-	Received in the week ending—	
11, Ditto	-	-	140,000	-	-	14 July	850,000 - -
17, Ditto	-	-	225,000	-	-	21 July, sold to the Commissioners	150,000 - -
21, Ditto	-	-	100,000	-	-	21 July, received	940,000 - -
25, Ditto	-	-	100,000	-	-	28 July, sold to the Commissioners	100,000 - -
28, Ditto	-	-	135,000	-	-	28 July, received	75,000 - -
31, Ditto	-	-	186,592	12	3	4 August	406,592 12 3
August 4, Ditto	-	-	85,000	-	-	18 August	84,840 16 1
16, Ditto	-	-	84,840	16	1		
			£. 3,306,433	8	4		£. 3,306,433 8 4
October 20, Advanced	-	-	150,000	-	-	Received in the week ending—	
27, Ditto	-	-	15,000	-	-	20 October	150,000 - -
November 3, Ditto	-	-	520,000	-	-	27 October	15,000 - -
10, Ditto	-	-	90,000	-	-	3 November	520,000 - -
23, Ditto	-	-	78,442	16	5	10 November	90,000 - -
			£. 853,442	16	5	24 November	78,442 16 5
1856:				1856:			
January 7, Advanced	-	-	2,000,000	-	-	Received in the week ending—	
8, Ditto	-	-	250,000	-	-	26 January	1,800,000 - -
9, Ditto	-	-	300,000	-	-	2 February	750,000 - -
10, Ditto	-	-	250,000	-	-	9 February	750,000 - -
16, Ditto	-	-	250,000	-	-	1 March	495,000 - -
17, Ditto	-	-	200,000	-	-	15 March	84,749 12 11
19, Ditto	-	-	20,000	-	-		
24, Ditto	-	-	230,000	-	-		
30, Ditto	-	-	200,000	-	-		
February 9, Ditto	-	-	80,000	-	-		
23, Ditto	-	-	15,000	-	-		
March 13, Ditto	-	-	84,749	12	11		
			£. 3,879,749	12	11		£. 3,879,749 12 11
April - 7, Advanced	-	-	580,000	-	-	Received in the week ending—	
9, Ditto	-	-	550,000	-	-	10 May	1,000,000 - -
10, Ditto	-	-	280,000	-	-	7 June	1,000,000 - -
14, Ditto	-	-	150,000	-	-	14 June	566,000 - -
17, Ditto	-	-	180,000	-	-	21 June	3,109 4 4
18, Ditto	-	-	100,000	-	-		
21, Ditto	-	-	100,000	-	-		
23, Ditto	-	-	180,000	-	-		
28, Ditto	-	-	300,000	-	-		
May - 3, Ditto	-	-	85,000	-	-		
17, Ditto	-	-	45,000	-	-		
31, Ditto	-	-	75,000	-	-		
June - 7, Ditto	-	-	1,000	-	-		
19, Ditto	-	-	3,109	4	4		
			£. 2,569,109	4	4		£. 2,569,109 4 4

Appendix, No. 26.

Account, showing the Advances made on Exchequer Bills by the Bank of England, &c.—continued.

1856—continued.				1856—continued.			
		£.	s. d.			£.	s. d.
July	7, Advanced	-	-	Received in the week ending—			
	9, Ditto	-	-	26 July	-	1,300,000	- -
	10, Ditto	-	-	2 August	-	1,600,000	- -
	12, Ditto	-	-	9 August	-	600,000	- -
	14, Ditto	-	-	30 August	-	84,645	4 10
	16, Ditto	-	-				
	18, Ditto	-	-				
	23, Ditto	-	-				
August	1, Ditto	-	-				
	9, Ditto	-	-				
	29, Ditto	-	-				
		£.	3,584,645 4 10			£.	3,584,645 4 10
				Received in the week ending—			
November	1, Advanced	-	-	1 November	-	335,000	- -
	8, Ditto	-	-	8 November	-	85,000	- -
	15, Ditto	-	-	15 November	-	80,333	- 7
		£.	500,333 - 7			£.	500,333 - 7
1857:				1857:			
				Received in the week ending—			
January	17, Advanced	-	-	17 January	-	250,000	- -
	24, Ditto	-	-	24 January	-	330,000	- -
	30, Ditto	-	-	31 January	-	310,000	- -
February	7, Ditto	-	-	7 February	-	95,000	- -
		£.	985,000 - -			£.	985,000 - -

Bank of England, }
27 February 1857. }

Willm Smee,
Chief Acct.

Appendix, No. 27.

A RETURN of the Amount advanced for TEMPORARY LOANS upon EXCHEQUER BILLS, BILLS of EXCHANGE, INDIA BONDS, &c., in each Quarter, and the Rate of Interest paid thereon (in continuation of Appendix, No. 9, to the Report of the Select Committee on Commercial Distress, 1848). Appendix, No. 27.

YEAR.	Quarter ending	Amount Advanced.	Rate of Interest.
		£.	
1848 -	5 April - - - -	1,244,787	At 3 to 5 $\frac{1}{2}$ per cent.
	5 July - - - -	520,146	2 to 5 "
	10 October - - - -	843,436	3 to 5 "
1849 -	5 January - - - -	292,230	3 to 4 "
	5 April - - - -	1,182,471	2 $\frac{1}{2}$ to 4 "
	5 July - - - -	275,200	2 $\frac{1}{2}$ to 3 $\frac{1}{2}$ "
	10 October - - - -	2,583,578	2 $\frac{1}{2}$ and 3 "
1850 -	5 January - - - -	2,156,200	2 to 3 "
	5 April - - - -	2,925,853	2 to 2 $\frac{3}{4}$ "
	5 July - - - -	2,346,900	2 to 3 "
	10 October - - - -	4,031,599	2 to 3 $\frac{1}{2}$ "
1851 -	5 January - - - -	3,446,427	2 $\frac{1}{2}$ to 4 "
	5 April - - - -	2,996,100	2 $\frac{1}{2}$ to 4 "
	5 July - - - -	3,180,658	3 to 4 "
	10 October - - - -	2,202,031	3 $\frac{1}{2}$ and 3 $\frac{1}{2}$ "
1852 -	5 January - - - -	1,501,574	2 to 3 $\frac{1}{2}$ "
	5 April - - - -	460,413	2 and 2 $\frac{1}{2}$ "
	5 July - - - -	1,146,000	1 $\frac{1}{2}$ and 2 "
	10 October - - - -	1,481,400	1 $\frac{1}{2}$ to 3 "
1853 -	5 January - - - -	3,717,900	2 and 2 $\frac{1}{2}$ "
	5 April - - - -	3,498,100	2 $\frac{1}{2}$ and 3 "
	5 July - - - -	2,622,500	3 to 2 $\frac{1}{2}$ "
	10 October - - - -	2,950,400	5 to 3 $\frac{1}{2}$ "
1854 -	5 January - - - -	2,359,900	5 and 4 $\frac{1}{2}$ "
	5 April - - - -	1,756,300	5 and 4 $\frac{1}{2}$ "
	5 July - - - -	2,524,800	5 to 5 $\frac{1}{2}$ "
	10 October - - - -	3,155,075	4 to 5 $\frac{1}{2}$ "
1855 -	5 January - - - -	2,247,000	4 $\frac{1}{2}$ to 5 "
	5 April - - - -	304,400	4 $\frac{1}{2}$ to 5 "
	5 July - - - -	1,116,392	3 to 5 "
	10 October - - - -	2,868,018	3 to 5 $\frac{1}{2}$ "
1856 -	5 January - - - -	3,608,125	5 $\frac{1}{2}$ to 7 "
	5 April - - - -	7,477,907	6 and 7 "
	5 July - - - -	7,195,010	4 $\frac{1}{2}$ to 7 "
	10 October - - - -	8,949,890	4 and 4 $\frac{1}{2}$ "
1857 -	5 January - - - -	6,634,700	4 to 7 "

Bank of England, }
8 March 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 28.

Appendix, No. 28. A RETURN of the Highest and Lowest RATE of INTEREST charged by the BANK of ENGLAND on all LOANS or DISCOUNTS in each Month, from 1st January 1848 to 31st December 1856, distinguishing Loans on Security of Real Estate, Loans on Stock or Public Securities, and the Discount of Commercial Paper (in continuation of Appendix, No. 13, to the Report from the Select Committee on Commercial Distress, 1848).

DATE.	Real Estate.		Stock or Public Securities.		Other Securities.		Discount of Commercial Paper.	
	Highest Rate.	Lowest Rate.	Highest Rate.	Lowest Rate.	Highest Rate.	Lowest Rate.	Highest Rate.	Lowest Rate.
1848:	£.	£.	£.	£.	£.	£.	£.	£.
January - - -	nil	nil	5	5	5 $\frac{1}{2}$	4	6	4
February - - -	"	"	4	3	4 $\frac{1}{2}$	"	5	"
March - - -	"	"	"	4	4 $\frac{1}{2}$	"	"	"
April - - -	"	"	nil	nil	5	"	"	"
May - - -	"	"	4	4	4 $\frac{1}{2}$	2	"	"
June - - -	"	"	2 $\frac{1}{2}$	2	3 $\frac{1}{2}$	3	"	3 $\frac{1}{2}$
July - - -	"	"	3	3	5	3 $\frac{1}{2}$	"	"
August - - -	"	"	"	"	4	3	"	"
September - - -	"	"	"	"	3 $\frac{1}{2}$	"	"	"
October - - -	"	"	3 $\frac{1}{2}$	"	4	"	"	"
November - - -	"	"	3	"	"	"	"	3
December - - -	"	"	"	"	3	"	"	"
1849:								
January - - -	"	"	nil	nil	3 $\frac{1}{2}$	"	"	"
February - - -	"	"	2 $\frac{1}{2}$	2 $\frac{1}{2}$	"	2 $\frac{1}{2}$	"	"
March - - -	"	"	4	"	"	"	"	"
April - - -	"	"	2 $\frac{1}{2}$	"	3	"	"	"
May - - -	"	"	nil	nil	3 $\frac{1}{2}$	3	"	"
June - - -	"	"	2 $\frac{1}{2}$	2 $\frac{1}{2}$	"	2 $\frac{1}{2}$	"	"
July - - -	"	"	nil	nil	"	3	"	"
August - - -	"	"	2 $\frac{1}{2}$	2 $\frac{1}{2}$	3	"	"	"
September - - -	"	"	"	"	"	2 $\frac{1}{2}$	"	"
October - - -	"	"	"	"	"	"	"	"
November - - -	"	"	"	"	"	"	4 $\frac{1}{2}$	2 $\frac{1}{2}$
December - - -	"	"	2	2	"	2	5	"
1850:								
January - - -	"	"	2 $\frac{1}{2}$	"	2 $\frac{3}{4}$	"	"	"
February - - -	"	"	"	"	2 $\frac{1}{2}$	2 $\frac{1}{2}$	"	"
March - - -	"	"	2	"	"	2	"	"
April - - -	"	"	2 $\frac{1}{2}$	"	"	"	"	"
May - - -	"	"	"	"	3	"	4	"
June - - -	"	"	2	"	2 $\frac{1}{2}$	"	3 $\frac{1}{2}$	"
July - - -	"	"	2 $\frac{1}{2}$	"	3 $\frac{1}{2}$	"	"	"
August - - -	"	"	"	"	2 $\frac{1}{2}$	"	"	"
September - - -	"	"	2	"	"	"	4	"
October - - -	"	"	"	"	4	"	3 $\frac{1}{2}$	"
November - - -	"	"	2 $\frac{1}{2}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$	2 $\frac{1}{2}$	4	"
December - - -	"	"	"	"	3 $\frac{1}{2}$	"	"	"
1851:								
January - - -	"	"	3	2 $\frac{1}{2}$	3	3	4	3
February - - -	"	"	"	"	"	2 $\frac{1}{2}$	"	"
March - - -	"	"	2 $\frac{1}{2}$	"	4	"	"	"
April - - -	"	"	3	"	3	3	"	"
May - - -	"	"	"	3	3 $\frac{1}{2}$	"	"	"
June - - -	"	"	"	"	4	"	"	"
July - - -	"	"	"	"	3 $\frac{1}{2}$	"	"	"
August - - -	"	"	"	"	"	"	"	"
September - - -	"	"	"	"	3 $\frac{1}{2}$	"	"	"
October - - -	"	"	"	"	"	"	"	"
November - - -	"	"	"	2 $\frac{1}{2}$	3	"	"	"
December - - -	"	"	2 $\frac{1}{2}$	2	"	2	"	"

DATE.	Real Estate.		Stock or Public Securities.		Other Securities.		Discount of Commercial Paper.	
	Highest Rate.	Lowest Rate.	Highest Rate.	Lowest Rate.	Highest Rate.	Lowest Rate.	Highest Rate.	Lowest Rate.
1852:	£.	£.	£.	£.	£.	£.	£.	£.
January - -	nil	nil	2	"	2 $\frac{1}{2}$	"	3 $\frac{1}{2}$	2 $\frac{1}{2}$
February - -	"	"	"	"	"	2 $\frac{1}{2}$	3	"
March - -	"	"	"	"	"	2	"	"
April - -	"	"	nil	nil	"	"	"	2
May - -	"	"	2	"	"	"	"	"
June - -	"	"	1 $\frac{1}{2}$	1 $\frac{1}{2}$	2	1 $\frac{1}{2}$	"	"
July - -	"	"	2	"	3	"	"	"
August - -	"	"	"	2	2	"	"	"
September - -	"	"	1 $\frac{1}{2}$	1 $\frac{1}{2}$	2 $\frac{1}{2}$	"	"	"
October - -	"	"	"	"	2	"	"	"
November - -	"	"	2 $\frac{1}{2}$	"	"	"	"	"
December - -	"	"	2	"	"	"	"	"
1853:								
January - -	"	"	2 $\frac{1}{2}$	"	3	2 $\frac{1}{2}$	4	2
February - -	"	"	3	3	"	3	"	3
March - -	"	"	"	"	"	"	"	"
April - -	"	"	"	"	"	"	"	"
May - -	"	"	"	"	"	"	3 $\frac{1}{2}$	"
June - -	"	"	"	"	3 $\frac{1}{2}$	"	4 $\frac{1}{2}$	"
July - -	"	"	3 $\frac{1}{2}$	3 $\frac{1}{2}$	"	3 $\frac{1}{2}$	"	3 $\frac{1}{2}$
August - -	"	"	"	"	4	"	5 $\frac{1}{2}$	"
September - -	"	"	4	4	5	4	6	"
October - -	"	"	5	5	"	5	6	5
November - -	"	"	"	"	"	"	5 $\frac{1}{2}$	"
December - -	"	"	"	4 $\frac{1}{2}$	"	4 $\frac{1}{2}$	5 $\frac{1}{2}$	"
1854:								
January - -	"	"	"	"	"	5	"	"
February - -	"	"	"	5	"	"	"	"
March - -	"	"	"	4 $\frac{1}{2}$	"	4 $\frac{1}{2}$	"	"
April - -	"	"	"	5	"	5	"	"
May - -	"	"	nil	nil	5 $\frac{1}{2}$	"	6	"
June - -	"	"	5 $\frac{1}{2}$	5	"	"	6 $\frac{1}{2}$	5 $\frac{1}{2}$
July - -	"	"	5	4	"	5 $\frac{1}{2}$	6	"
August - -	"	"	5	4	5	5	5 $\frac{3}{4}$	5
September - -	"	"	4 $\frac{1}{2}$	"	"	"	5 $\frac{1}{2}$	"
October - -	"	"	5	4 $\frac{1}{2}$	"	"	"	"
November - -	"	"	"	5	"	"	"	"
December - -	"	"	4 $\frac{1}{2}$	4 $\frac{1}{2}$	"	"	"	"
1855:								
January - -	"	"	5	"	"	"	"	"
February - -	"	"	"	5	"	"	"	"
March - -	"	"	4 $\frac{1}{2}$	4 $\frac{1}{2}$	"	4 $\frac{1}{2}$	"	"
April - -	"	"	"	"	4 $\frac{1}{2}$	"	5	4 $\frac{1}{2}$
May - -	"	"	4	4	"	"	"	4
June - -	"	"	"	3	5	3	4 $\frac{1}{2}$	3 $\frac{1}{2}$
July - -	"	"	8 $\frac{1}{2}$	8 $\frac{1}{2}$	8 $\frac{1}{2}$	3 $\frac{1}{2}$	4	"
August - -	"	"	"	"	"	"	"	"
September - -	"	"	4 $\frac{1}{2}$	3	4 $\frac{1}{2}$	3	5 $\frac{1}{2}$	"
October - -	"	"	6	4 $\frac{1}{2}$	6	5	7 $\frac{1}{2}$	6
November - -	"	"	"	6	7	6	"	6
December - -	"	"	"	"	"	"	"	"
1856:								
January - -	"	"	"	"	"	"	8	"
February - -	"	"	"	"	"	"	7 $\frac{1}{2}$	"
March - -	"	"	"	"	"	"	"	"
April - -	"	"	"	"	"	"	8	"
May - -	"	"	"	5	"	5	7 $\frac{1}{2}$	5
June - -	"	"	5	4 $\frac{1}{2}$	5	4 $\frac{1}{2}$	5 $\frac{1}{2}$	4 $\frac{1}{2}$
July - -	"	"	4 $\frac{1}{2}$	4	4 $\frac{1}{2}$	"	4 $\frac{3}{4}$	"
August - -	"	"	"	"	"	"	5	"
September - -	"	"	"	4 $\frac{1}{2}$	"	"	5 $\frac{1}{2}$	"
October - -	"	"	6	5	7	"	8	"
November - -	"	"	7	6	"	6	"	5 $\frac{1}{2}$
December - -	"	"	"	"	"	"	7	6

Bank of England, }
8 March 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 29.

Appendix, No. 25, to Report from Select Committee on Commercial Distress, 1848.

Appendix, No. 29. RETURN of all LOANS to CANAL, DOCK, or other such PUBLIC COMPANIES, or on the Deposit of the SECURITIES of such COMPANIES; stating the RATE of INTEREST charged on each Call of Loan; from the 1st January 1832 to 1847.

Y E A R.	Amount under Advance.	Rate of Interest.	Y E A R.	Amount under Advance.	Rate of Interest.
	£.			£.	
1832 - - -	227,500	3½ per cent.	1842 - - -	46,000	3½ per cent.
1833 - - -	227,500	3½ "	" - - -	882,460	4 "
1834 - - -	227,500	3½ "	1843 - - -	46,000	3½ "
1835 - - -	227,500	3½ "	" - - -	1,122,765	4 "
" - - -	27,665	4 "	1844 - - -	46,000	3½ "
1836 - - -	506,450	3½ "	" - - -	1,122,765	4 "
" - - -	164,665	4 "	1845 { January to April - }	46,000	3½ "
1837 - - -	178,665	4 "	" " - -	1,122,765	4 "
" - - -	506,450	4½ "	1845, April to July	46,000	3½ "
1838 - - -	506,450	3½ "	" " - -	439,000	3½ "
" - - -	46,000	3½ "	" " - -	629,265	4 "
" - - -	178,665	4 "	1845 { July to December - }	46,000	3½ "
1839 - - -	506,450	3½ to 15 August; from thence 5.	" " - -	389,000	3½ "
" - - -	46,000	3½ per cent.	" " - -	629,265	4 "
" - - -	178,665	4 "	1846 - - -	289,000	3½ "
1840 - - -	46,000	3½ "	" - - -	654,565	4 "
" - - -	701,165	4 "	1847 - - -	289,000	3½ "
1841 - - -	46,000	3½ "	" - - -	625,815	4 "
" - - -	672,165	4 "			

Bank of England, }
26 January 1848.

M. Marshall,
Chief Cashier.

A RETURN of all LOANS to CANAL, DOCK, or other such PUBLIC COMPANIES, or on the Deposit of SECURITIES of such COMPANIES; stating the RATE of INTEREST charged (in continuation of Appendix, No. 36, to the Report of the Select Committee on Commercial Distress, 1848).

Y E A R.	Amount under Advance.	Rate of Interest.	Y E A R.	Amount under Advance.	Rate of Interest.
	£.			£.	
1848 - - -	602,065	4 per cent.	1854 - - -	50,000	3½ per cent.
1849 - - -	607,965	4 "	" - - -	877,515	4 "
1850 - - -	798,400	4 "	" - - -	165,000	4½ "
1851 - - -	777,515	4 "	" - - -	150,000	5 "
1852 - - -	50,000	3½ "	1855 - - -	1,023,862	4 "
" - - -	877,515	4 "	" - - -	255,000	4½ "
" - - -	52,218	4½ "	" - - -	200,000	4½ "
1853 - - -	50,000	3½ "	1856 - - -	1,023,862	4 "
" - - -	877,515	4 "	" - - -	255,000	4½ "
" - - -	152,218	4½ "	" - - -	200,000	4½ "

Bank of England, }
4 June 1857.

M. Marshall,
Chief Cashier.

Appendix, No. 30.

Appendix, No. 35, to the Report from the Select Committee on
Commercial Distress, 1848.

RETURN of all LOANS to RAILROAD COMPANIES, or on the DEPOSIT of RAILROAD STOCK, Appendix, No. 30.
or BONDS, also of the PURCHASE of any such STOCK or BONDS, stating the RATE of
INTEREST charged in each Case of LOAN, from the Period of the first Transaction of this
Description to 10 August 1846.

	RAILROAD DEBENTURES PURCHASED.		RAILROAD DEBENTURES PURCHASED.
	£.		£.
1842: April - 20 - -	25,000	1844: September 17 - -	50,000
April - 30 - -	100,000	October 15 - -	65,000
November 25 - -	50,000	November 8 - -	10,000
1843: January 10 - -	300,000	1845: February 1 - -	50,000
July - 27 - -	5,000	February 8 - -	10,000
July - 29 - -	3,000	May - 31 - -	380,000
August 12 - -	60,000	July - 2 - -	30,000
September 30 - -	67,800	July - 12 - -	30,000
October 31 - -	4,000	July - 18 - -	75,300
1844: February 26 - -	100,000	September 22 - -	5,000
June - 15 - -	100,000	1846: June - 20 - -	35,400
July - 15 - -	300,000	July - 8 - -	100,000
July - 25 - -	100,000	July - 16 - -	103,000
August 15 - -	50,000	August 10 - -	200,000

N.B.—No Loans have been made by the Bank to Railroad Companies, or on the Deposit of
Railroad Stock or Bonds.

Bank of England, }
7 January 1848. }

M. Marshall,
Chief Cashier.

A RETURN of all RAILROAD DEBENTURES Purchased by the *Bank of England* from the
Year 1848 to 1856 inclusive (in continuation of Appendix, No. 35, to the Report from
the Select Committee on Commercial Distress, 1848).

	RAILROAD DEBENTURES PURCHASED.		RAILROAD DEBENTURES PURCHASED.
	£.		£.
1848: January 25 - -	100,000	1849: January 16 - -	200,000
January 26 - -	100,000	March - 1 - -	350,000
January 31 - -	13,000	March - 3 - -	100,000
February 1 - -	13,000	May - 2 - -	60,000
February 2 - -	50,000	August 16 - -	100,000
February 3 - -	50,000	1850: February 6 - -	50,000
February 10 - -	150,000	February 26 - -	100,000
March - 29 - -	100,000	May - 18 - -	100,000
April - 3 - -	100,000	June - 26 - -	60,000
April - 4 - -	100,000	October 22 - -	100,000
April - 15 - -	50,000	1851: February 1 - -	2,700
April - 29 - -	100,000	June - 24 - -	32,500
June - 19 - -	80,000	September 22 - -	100,000
September 15 - -	100,000		
September 30 - -	50,000		

APPENDIX TO REPORT FROM THE

Appendix, No. 30.

		RAILROAD DEBENTURES PURCHASED.			RAILROAD DEBENTURES PURCHASED.
		£.			£.
1851: October	31 - -	100,000	1853: May	12 - -	50,000
	December 26 - -	100,000		July - 15 - -	200,000
				August - 23 - -	100,000
1852: January	15 - -	150,000	1854: February	3 - -	60,000
	February 11 - -	45,000		February 15 - -	50,000
	February 20 - -	30,000		February 24 - -	100,000
	February 27 - -	3,000		August 18 - -	50,000
	March - 3 - -	200,000		August 24 - -	50,000
	March - 5 - -	100,000		September 15 - -	50,000
	March - 10 - -	50,000		December 20 - -	15,000
	March - 11 - -	100,000	1855: January	5 - -	50,000
	March - 19 - -	100,000		March - 1 - -	10,000
	March - 29 - -	30,000		April - 5 - -	40,000
	March - 31 - -	1,000		May - 17 - -	10,000
	April - 10 - -	10,500		May - 18 - -	50,000
	May - 15 - -	50,000		May - 31 - -	100,000
	July - 1 - -	100,000		June - 13 - -	10,000
	August 2 - -	25,000		June - 14 - -	10,500
	August 16 - -	20,000		July - 12 - -	28,500
	November 2 - -	25,000		July - 14 - -	70,000
	November 16 - -	6,000		July - 16 - -	51,000
	November 24 - -	100,000		July - 20 - -	20,000
	December 4 - -	50,000		July - 24 - -	50,000
	December 9 - -	40,000	1856: June	27 - -	150,000
1853: January	1 - -	100,000		June - 30 - -	40,000
	January 20 - -	100,000		July - 1 - -	100,000
	March - 29 - -	100,000		August 30 - -	100,000
	April - 4 - -	100,000			
	April - 23 - -	50,000			

Bank of England, }
4 June 1857. }

M. Marshall,
Chief Cashier.

APPENDIX, No. 31.

A MONTHLY STATEMENT of the Gold Coin sent to and received from the BRANCHES of the BANK of ENGLAND, from the 1st January 1848 to the 31st December 1856 (in continuation of Appendix, No. 20, to the Report from the Select Committee on Commercial Distress, 1846).

GOLD COIN SENT TO THE BRANCHES.										GOLD COIN RECEIVED FROM THE BRANCHES.									
	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.		1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	—	£.	£.	£.	£.	£.	£.	£.	£.	£.
January -	-	10,000	85,000	14,000	270,000	27,000	30,000	401,000	198,000	January -	900,000	-	-	40,000	-	230,000	-	-	-
February -	20,000	20,000	50,000	135,000	25,000	233,000	30,000	-	50,000	February -	300,000	375,000	-	-	40,000	-	-	-	-
March -	-	30,000	50,000	15,000	150,000	250,000	70,000	45,000	130,000	March -	-	250,000	30,000	-	27,000	-	-	200,000	-
April -	68,000	50,000	160,000	190,000	64,000	448,000	320,000	-	215,000	April -	-	100,000	-	-	-	-	-	-	-
May -	-	150,000	155,000	80,000	200,000	680,000	155,000	130,000	56,000	May -	-	-	-	-	-	-	-	-	-
June -	110,000	185,000	241,000	145,000	204,000	175,000	120,000	50,000	100,000	June -	-	-	-	-	24,349	-	-	-	-
July -	70,000	25,000	60,000	160,000	288,000	118,000	100,000	120,000	280,000	July -	-	-	-	-	-	-	-	-	-
August -	150,000	180,000	115,000	365,000	300,000	344,000	130,000	230,000	226,000	August -	-	-	-	-	-	-	-	-	-
September	60,000	50,000	205,000	346,000	368,000	335,000	536,000	440,000	240,000	September	-	-	-	-	-	-	-	-	-
October -	130,000	255,000	70,000	360,000	523,000	870,000	420,000	460,000	173,000	October -	-	100,000	-	-	-	-	-	-	-
November	40,000	-	195,000	280,000	373,000	400,000	355,000	380,000	230,000	November	-	-	-	-	-	-	-	-	-
December	50,000	15,000	100,000	150,000	410,000	150,000	-	255,000	65,000	December -	148,000	50,000	50,000	-	-	-	-	-	-
£.	698,000	1,010,000	1,486,000	2,240,000	3,175,000	4,090,000	2,256,000	2,511,000	1,881,000	£.	648,000	875,000	80,000	40,000	91,349	230,000	-	200,000	-

Bank of England,
6 March 1857.

M. Marshall, Chief Cashier.

Appendix, No. 32.

TABLE (A).—Showing the AMOUNT of BULLION in the Bank of *England*, the MARKET RATE of DISCOUNT for good BILLS of EXCHANGE, and the PRICES of FIFTEEN of the Principal ARTICLES of COMMERCE at the Beginning of the Months of March, June, September, and December, from March 1834 to December 1843.

DATE.	Bullion in the Bank of England.	Rate of Dis- count p' cent.	Cotton, per lb.	Cotton Yarn, per lb.	Cotton Cloth, per piece.	Wool, per lb.	Woollen Cloth, per yard.	Flax, p' ton.	Linen p' yard.	Indigo, per lb.	Iron Bars, p' ton.	Tin Plates, p' box.	Copper, per lb.	Tallow, p' cwt.	Sugar, p' cwt.	Coffee, p' cwt.	Silk, per lb.
			<i>d.</i>	<i>d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>£.</i>	<i>d.</i>	<i>s. d.</i>	<i>£. s.</i>	<i>s. d.</i>	<i>d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
1834: March	9,104,000	2 ½	8 ½	15	9 6	3 3	6 -	52	20 ½	6 6	7 10	31 6	11	44 -	30 4	99	22 -
June -	8,773,000	3 ½	8 ½	15 ½	10 -	3 -	5 9	52	20 ½	5 9	7 10	34 6	11	42 -	37 -	77	23 -
Sept. -	7,071,000	4	8 ½	16 ½	10 3	3 -	5 8	52	20 ½	5 9	6 15	34 6	11	43 6	29 1	92	23 -
Dec. -	6,860,000	4	10 ½	16 ½	10 3	2 9	5 8	62	20 ½	6 6	6 10	34 -	11	41 -	30 6	100	23 -
1835: March	6,274,000	3 ½	10	16 ½	11 3	2 7	5 8	64	20 ½	6 3	6 15	31 6	10 ½	37 -	29 4	105	23 -
June -	6,354,000	4	11	18	11 3	2 7	5 7	52	20 ½	6 -	6 10	32 6	10 ½	40 -	30 9	105	23 -
Sept. -	6,253,000	3 ½	10 ½	16 ½	10 6	2 9	5 9	56	20 ½	5 9	6 15	32 -	10 ½	43 -	36 -	105	23 -
Dec. -	7,199,000	3 ½	9	15	10 4	2 10	5 9	52	20 ½	6 -	8 -	30 -	10 ½	42 6	38 7	100	24 -
1836: March	7,918,000	3 ½	10 ½	16 ½	11 3	2 11	5 9	56	19 ½	6 9	10 10	36 -	11 ½	48 -	40 8	100	25 -
June -	7,199,000	4	10 ½	16 ½	11 3	2 11	6 -	50	19 ½	7 3	10 15	41 9	12	45 -	41 2	95	26 6
Sept. -	5,250,000	4	10 ½	17 ½	11 3	2 11	6 -	50	19 ½	7 3	11 -	41 9	12	44 -	45 6	108	31 -
Dec. -	3,840,000	5	10 ½	16 ½	11 3	2 11	6 -	50	19 ½	7 3	10 -	36 -	12	45 -	36 6	96	28 6
1837: March	4,077,000	5	8 ½	16 ½	10 9	2 9	5 10	50	18 ½	6 6	10 -	33 6	12	45 -	33 -	106	26 6
June -	4,966,000	4 ½	6 ½	12	8 -	2 6	5 6	45	18 ½	6 3	8 -	29 -	12	43 6	30 8	106	17 6
Sept. -	6,546,000	3 ½	7	12 ½	8 6	2 3	5 6	42	18 ½	7 3	9 -	30 -	11	39 -	33 8	116	23 -
Dec. -	9,034,000	3 ½	8	13	9 4	2 3	5 3	42	18 ½	7 6	9 10	31 -	11	44 -	40 7	108	23 -
1838: March	10,471,000	2 ½	7	12 ½	9 4	2 5	5 3	44	17 ½	7 -	9 10	31 -	11	49 6	38 11	116	25 -
June -	9,800,000	2 ½	6 ½	12	8 8	2 6	5 3	45	17 ½	7 3	9 10	31 -	11	46 -	33 6	108	23 -
Sept. -	9,540,000	3	6 ½	11 ½	8 7	2 6	5 3	43	17 ½	7 3	9 15	31 -	10 ½	49 6	29 2	116	24 -
Dec. -	9,522,000	3 ½	7 ½	11 ½	8 10	2 6	5 2	44	17 ½	8 6	9 15	30 -	11	58 -	32 2	111	26 -
1839: March	6,773,000	3 ½	8 ½	12 ½	9 2	2 6	5 4	50	18 ½	8 6	10 10	32 -	11 ½	47 -	36 11	113	25 -
June -	3,910,000	5	8 ½	12 ½	8 10	2 5	5 4	45	18 ½	8 6	10 -	30 -	11	46 -	42 2	123	22 -
Sept. -	2,684,000	6	7 ½	12	8 4	2 5	5 4	48	18 ½	8 9	10 -	30 -	11	48 6	40 9	119	22 -
Dec. -	3,401,000	6	7	12	8 -	2 4	5 4	48	18 ½	8 6	9 15	28 6	11	48 -	38 5	118	23 -
1840: March	4,211,000	4 ½	6 ½	11 ½	8 3	2 3	5 1	48	18 ½	8 -	9 -	28 -	12	51 6	39 6	120	28 -
June -	4,571,000	4 ½	5 ½	11 ½	8 -	2 2	4 11	50	18 ½	7 8	8 10	28 -	11 ½	49 6	45 5	116	23 -
Sept. -	4,291,000	4 ½	5 ½	11	7 9	2 2	4 11	48	18 ½	8 -	8 10	29 -	11 ½	52 9	58 4	119	23 -
Dec. -	3,642,000	5 ½	5 ½	11 ½	7 9	2 5	4 10	45	18 ½	7 9	8 -	28 6	12	46 6	54 9	116	28 -
1841: March	4,502,000	5	6 ½	11 ½	8 3	2 4	4 10	48	18 ½	8 -	8 5	29 -	12	46 6	48 4	108	23 -
June -	5,222,000	5	6 ½	11	7 9	2 3	4 8	48	18 ½	7 9	7 5	29 6	12	46 6	36 2	105	18 6
Sept. -	4,822,000	4 ½	6 ½	10 ½	7 6	2 3	4 8	48	18 ½	7 6	7 -	28 6	12	49 -	36 3	117	18 6
Dec. -	4,873,000	5	5 ½	10 ½	6 10	2 4	4 8	48	18 ½	6 6	6 15	28 -	11 ½	48 6	36 11	108	19 6
1842: March	6,429,000	3 ½	5 ½	10	6 9	2 3	4 7	48	17 ½	6 8	6 15	28 -	11 ½	48 -	37 2	112	22 -
June -	7,535,000	3 ½	5 ½	10	6 4	2 3	4 7	46	17 ½	6 6	6 -	28 -	10 ½	48 6	37 2	112	22 -
Sept. -	9,729,000	2 ½	5 ½	9 ½	6 6	2 2	4 7	45	17 ½	7 -	6 -	26 -	10 ½	47 9	35 4	117	21 -
Dec. -	10,603,000	2 ½	5 ½	10	6 6	2 1	4 7	46	17 ½	7 3	5 10	26 -	9 ½	48 -	34 9	107	21 -
1843: March	11,009,000	2	4 ½	9 ½	6 3	1 10	4 6	38	16 ½	6 9	5 5	25 6	9 ½	43 3	31 -	100	20 -
June -	11,566,000	2 ½	4 ½	9 ½	6 3	1 10	4 4	38	16 ½	6 6	5 -	24 -	9 ½	42 -	36 11	98	19 -
Sept. -	12,231,000	2	4 ½	9 ½	6 4	2 -	4 4	35	14 ½	6 3	5 -	23 6	9	42 -	35 -	97	22 6
Dec. -	13,000,000	2 ½	5 ½	9 ½	6 8	2 1	4 4	37	14 ½	-	5 -	24 -	9 ½	42 -	33 3	100	22 -

NOTE.

Periods of Comparison.	Bullion in the Bank.	Market Rate of Discount.	Of 15 Articles,		
			Rose in Price.	Fell in Price.	Did not Vary.
1834.—1 March	£ 9,104,000	2 ½	-	-	-
1835.—1 March	6,274,000	3 ½	7	7	1
1836.—1 March	7,918,000	3 ½	11	3	1
1837.—1 March	4,077,000	5	5	9	1
1838.—1 March	10,471,000	2 ½	4	11	-
1839.—1 September	2,684,000	6	8	5	-
1840.—1 June -	4,571,000	4 ½	5	9	1
" 1 December -	3,642,000	5 ½	7	6	2
1841.—1 December -	4,873,000	5	3	12	-
1842.—1 December -	10,603,000	2 ½	2	13	-
1843.—1 June -	11,566,000	2 ½	1	14	-

It here appears that while the rate of discount adjusted itself with the utmost exactitude to the variations in the amount of bullion, there is observable in the general range of prices either a divided and conflicting movement, or, as in the later years, a very remarkable downward progress in the prices of the majority of articles, simultaneously with a very considerable enlargement of the amount of bullion.

TABLE (B).—Showing the AMOUNT of BULLION in the Bank of *England*, the Market RATE of DISCOUNT for Good BILLS of EXCHANGE, and the PRICES of FIFTEEN of the Principal ARTICLES of COMMERCE at the Beginning of the Months of March, June, September, and December, from March 1844 to December 1853.

DATE.	Bullion in the Bank of England.	Rate of Dis- count.	Cotton, per lb.	Cotton Yarn, per lb.	Cotton Cloth, p' piece.	Wool, per lb.	Woollen Cloths, per yard.	Flax, p' ton.	Linen, p' yd.	Indigo, p' lb.	Iron Bars, p' ton.	Tin Plates, p' box.	Copper, per lb.	Tallow, p' cwt.	Sugar, p' cwt.	Coffee, p' cwt.	Silk, per lb.
	£.		d.	d.	s. d.	s. d.	s. d.	£. s.	d.	s. d.	£. s.	s. d.	d.	s. d.	s. d.	s.	s. d.
1844: March	16,162,000	2½	6	9½	9 10½	1 11	4 6	30 10	14½	4 6	6 -	24 6	10½	40 9	36 3	105	28 6
June -	15,796,000	"	4½	9½	9 6	1 11	4 6	31 10	15½	4 9	7 -	28 -	11	40 6	36 10	98	27 -
Sept. -	15,314,000	2	4½	9½	9 7½	1 11	4 6	34 -	16	4 9	7 -	27 -	10	42 -	31 11	92	26 6
Dec. -	14,558,000	2½	4½	10	9 7½	1 11½	4 6	35 -	16	4 5	7 -	24 6	10	40 6	31 11	86	26 6
1845: March	15,730,000	"	4½	10½	9 10½	2 3	5 -	42 10	16½	4 9	7 -	29 6	10	39 3	29 7	86	26 -
June -	16,412,000	"	4½	11½	9 9	2 4	5 -	43 10	16½	4 6	10 -	29 6	10½	40 6	31 5	83	24 -
Sept. -	15,592,000	"	4½	11½	10 -	2 5	5 1	42 -	17	4 6	8 10	26 6	10½	41 3	35 4	83	25 9
Dec. -	13,237,000	4½	4½	10	9 6	2 4	5 -	41 -	17	4 9	10 -	29 6	10½	42 -	37 3	82	24 -
1846: March	13,776,000	"	4½	9½	9 4½	2 1	4 11	40 -	17½	4 9	10 -	27 -	11	42 6	33 6	82	28 -
June -	14,698,000	4	5	9½	9 6	2 -	4 11	41 -	17½	4 6	9 15	25 -	10½	42 6	36 8	74	25 3
Sept. -	16,366,000	3	5½	9½	9 7½	2 -	4 11	42 10	17½	4 6	9 15	25 -	11	42 3	32 7	72	25 3
Dec. -	15,008,000	3½	6½	10½	9 9	2 -	4 10	44 -	17½	4 9	10 -	26 -	10½	48 -	33 8	72	24 4
1847: March	12,045,000	4½	6½	10	10 -	1 11	4 10	43 10	17½	4 9	10 -	27 -	11	51 -	35 3	68	24 -
June -	10,170,000	6	6½	10½	10 -	2 1	4 10	42 -	17½	4 3	10 -	25 -	11½	49 6	28 10	68	24 -
Sept. -	9,140,000	"	7½	10½	9 9	2 1	4 9	no. m.	17½	4 -	10 -	25 -	11½	47 -	26 7	68	20 6
Dec. -	10,533,000	6½	5	8½	9 3	1 11	4 9	36 -	17½	3 6	10 -	24 -	11	45 -	22 8	68	20 -
1848: March	14,761,000	3½	4½	7½	8 9	1 9	4 9	33 -	16½	4 3	8 -	24 6	10	51 -	24 5	68	19 6
June -	13,597,000	3½	4½	8½	8 -	1 6	4 9	30 -	16½	3 9	8 -	24 6	10	45 3	24 2	56	19 6
Sept. -	13,510,000	3	4½	7½	8 1½	1 6½	4 8	30 10	16½	3 9	6 10	25 6	9	45 -	23 8	48	18 -
Dec. -	14,267,000	2½	4	8	8 9	1 6½	4 7	"	16½	4 -	6 10	26 -	9	45 -	22 7	47	19 -
1849: March	15,177,000	2½	5	9	9 1½	1 8	4 6	"	16½	3 10	6 10	30 -	9½	40 6	23 7	47	21 6
June -	14,442,000	"	4½	8½	8 9	1 8	4 5	30 -	16½	4 -	6 10	27 -	9	38 9	26 1	48	21 -
Sept. -	14,776,000	"	5½	9½	9 6	1 11	4 5	"	16½	4 -	6 -	27 6	9½	38 6	25 11	56	23 6
Dec. -	16,513,000	3	6½	10	9 9	1 11	4 5	"	16½	4 -	6 -	26 6	9	38 -	25 4	62	24 9
1850: March	17,126,000	2½	6½	10½	9 10½	2 -	4 4	35 10	16½	4 4	6 -	28 6	10	36 6	25 7	76	24 6
June -	16,738,000	2	7½	11½	10 3	2 2	4 4	33 10	16½	4 6	6 -	26 -	10	36 9	24 3	62	23 6
Sept. -	16,770,000	2½	8	12½	10 7½	2 1	4 5	35 10	16½	5 -	6 -	28 -	9	37 9	25 8	58	25 9
Dec. -	16,010,000	2½	7½	12½	10 9	2 -	4 3	34 -	16½	6 -	6 -	27 6	9	37 3	28 1	67	25 3
1851: March	14,448,000	3	7½	12½	10 6	1 11½	4 3	36 10	16	5 6	6 -	27 6	9½	38 -	29 7	65	25 9
June -	13,766,000	"	6	10	9 6	1 10½	4 2	36 -	16	5 6	6 -	25 -	9½	38 -	25 7	53	24 3
Sept. -	14,362,000	"	5½	9½	9 4½	1 11	4 2	37 10	15½	5 3	6 -	24 9	9½	38 9	23 10	54	20 -
Dec. -	16,134,000	2½	5½	9½	9 10½	1 11	4 1	35 -	15½	5 -	6 -	23 6	10	37 -	21 3	52	24 -
1852: March	19,410,000	2	5½	10	9 10½	1 10½	4 3	33 -	14½	4 10	5 10	22 6	10	36 -	22 7	52	25 9
June -	20,839,000	1½	5½	9½	10 -	1 10½	4 3	32 -	14½	5 4	6 -	22 6	10½	37 -	23 9	54	26 -
Sept. -	21,853,000	1½	6½	10½	10 1½	1 11½	4 5	39 -	14½	5 -	6 -	23 -	11½	39 -	22 5	55	26 6
Dec. -	21,808,000	"	6½	11	10 7½	2 1	4 6	37 -	14½	5 9	8 -	26 -	11½	47 9	24 1	56	26 9
1853: March	18,894,000	3	6½	10	10 9	2 1½	4 7	39 10	16	6 -	10 -	28 -	16	44 6	25 1	57	28 3
June -	18,254,000	"	6½	10½	10 7	2 2	5 -	37 10	16	6 -	10 -	24 -	13	47 6	24 10	57	28 9
Sept. -	16,500,000	3½	6½	10½	10 9	2 3½	5 -	41 10	16	6 6	9 -	27 -	12	50 9	24 9	59	34 -
Dec. -	15,093,000	5	6½	10½	10 3	2 2	5 -	41 10	16	6 6	9 -	27 -	14½	56 3	23 11	60	31 -

NOTE.

Periods of Comparison.	Bullion in the Bank.	Market Rate of Discount.	Of 15 Articles,		
			Rose in Price.	Fell in Price.	Did not Vary.
1844.—1 March	£. 16,162,000	2½	-	-	-
1845.—1 December	13,237,000	4½	11	4	-
1846.—1 September	16,366,000	3	7	8	-
1847.—1 September	9,140,000	6	6	6	8
1850.—1 March	17,126,000	2½	5	9	1
1851.—1 June	13,705,000	3	2	11	2
1852.—1 September	21,853,000	1½	9	5	1
1853.—1 December	15,093,000	5	14	none	1

As in the 10 years 1834-1843, so in the period 1844-1853, the upward and downward movements in the bullion at the Bank have invariably been accompanied with a decrease and increase in the loanable value of money advanced on discount; and as in the earlier period, so in this, the variations in the prices of commodities in this country exhibit an entire independence of the amount of circulation as shown in the fluctuations in bullion at the Bank of England.

J. G. Hubbard.

APPENDIX TO REPORT FROM THE

Appendix, No. 33.

MEMORANDUM ON QUESTION 50.

THE increase in the country circulation between 1851 and 1854 amounted to 1,000,000*l.*, or about one-sixth. This increase was accompanied by an increase in the consumption of notes of all denominations, at the Branches, of about one-fourth; thus,

	Number.		Number.
£.5 notes consumed in 1851 - - - -	1,450,000	against in 1854 - - - -	1,800,000
£.10 " " - - - -	400,000	" " " - - - -	500,000
£. $\frac{20}{500}$ } " " - - - -	390,000	" " " - - - -	490,000

SILVER ACCOUNT.

A TABLE of the Monthly Gain or Loss of SILVER COIN arising out of the Action of the Public on the Stock in the Bank of England.

	1845.	1846.	1847.	1848.	1849.	1850.	1851.	1852.	1853.	1854.	1855.	1856.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
January - -	1	25	36	30	41	15	1	27	35	39	22	35
February - -	38	45	18	47	26	39	33	4	8	40	45	12
March - -	39	9	33	66	31	34	22	27	5	16	30	4
April - -	33	28	17	20	19	4	43	39	46	36	4	42
May - -	21	-	14	30	47	5	3	23	68	1	4	34
June - -	22	24	9	2	30	10	3	21	12	3	16	22
July - -	91	41	72	27	4	27	1	76	120	27	50	40
August - -	101	46	13	1	2	22	2	67	136	23	27	71
September - -	84	47	14	15	4	26	23	70	34	72	70	61
October - -	83	55	20	9	1	39	29	49	94	18	46	47
November - -	122	21	39	57	14	15	22	55	8	42	33	20
December - -	71	40	2	35	4	27	12	22	4	2	1	23
YEAR - -	552	223	21	191	190	27	26	420	554	37	46	269

N.B.—The words and figures printed in *Italics* in the above Table were written with Red Ink in the original.

AN ACCOUNT of SILVER COIN held by the Bank of England, together with the Receipts from the Mint, and the Excess of Payments to or of Receipts from the Public; also, the Total Amount coined in each Year, from 1845 to 1856.

1845:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	
January - - - -	146,014	- - -	1,065	
February - - - -	173,528	- - -	- - -	27,34
March - - - -	208,142	- - -	- - -	34,64
April - - - -	175,484	- - -	32,658	
May - - - -	164,768	10,000	20,716	
June - - - -	142,967	- - -	21,801	
July - - - -	76,100	24,100	90,967	
August - - - -	92,265	117,700	101,535	
September - - - -	77,230	78,400	93,435	
October - - - -	99,507	105,500	83,223	
November - - - -	64,141	86,700	122,066	
December - - - -	81,352	88,000	70,789	
	£.	510,400	638,255	62,128
Less Excess of Receipts - - - -	- - -	- - -	62,128	
And Worn Silver sent to Mint - - - -	- - -	- - -	23,900	
Excess of Payments to Public - - - -	- - -	£.	552,227	
[Total Silver Coined - - - - £.647,658.]				

1846:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	175,057	73,900	- - -	19,805
February - - - -	239,692	20,000	- - -	44,685
March - - - -	251,157	2,000	- - -	9,465
April - - - -	222,910	- - -	28,247	—
May - - - -	222,765	- - -	145	—
June - - - -	198,634	- - -	24,131	—
July - - - -	183,546	25,900	40,988	—
August - - - -	177,872	40,000	45,674	—
September - - - -	130,812	- - -	47,060	—
October - - - -	75,430	- - -	55,882	—
November - - - -	153,477	112,500	34,453	—
December - - - -	177,205	63,400	39,672	—
	£.	337,700	315,752	73,905
Less Excess of Receipts - - - -			73,905	
And Worn Silver sent to Mint - - - -			18,000	
Excess of Payments to Public - - - -		£.	223,847	
[Total Silver Coined - - - - £. 559,548.]				

1847:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	225,133	11,900	- - -	36,028
February - - - -	237,800	- - -	- - -	12,667
March - - - -	270,857	- - -	- - -	33,057
April - - - -	287,704	- - -	- - -	16,847
May - - - -	273,536	- - -	14,168	—
June - - - -	282,885	- - -	- - -	9,849
July - - - -	210,756	- - -	72,129	—
August - - - -	192,993	- - -	17,763	—
September - - - -	178,426	- - -	14,567	—
October - - - -	158,777	- - -	19,649	—
November - - - -	197,280	- - -	- - -	38,503
December - - - -	190,875	- - -	- - -	2,595
	£.	11,900	138,276	149,046
Less Worn Silver sent to Mint - - - -			9,500	
		£.	128,776	
Less Excess of Payments - - - -			- - -	128,776
Excess of Receipts from Public - - - -			£.	20,270
[Total Silver Coined - - - - £. 125,730.]				

APPENDIX TO REPORT FROM THE

Appendix, No. 33.

1848:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	221,102	- - -	- - -	21,227
February - - - -	267,667	- - -	- - -	46,566
March - - - -	338,638	- - -	- - -	65,966
April - - - -	313,911	- - -	19,722	—
May - - - -	331,815	- - -	- - -	17,904
June - - - -	380,164	- - -	1,651	—
July - - - -	308,228	- - -	26,936	—
August - - - -	291,877	- - -	11,351	—
September - - - -	267,060	- - -	24,817	—
October - - - -	257,781	- - -	9,279	—
November - - - -	301,575	- - -	- - -	43,794
December - - - -	338,883	2,000	- - -	35,308
	£.	2,000	93,756	230,764
Less Worn Silver sent to Mint -			53,500	
		£.	40,256	
Less Excess of Payments - - - -			- - -	40,256
Excess of Receipts from Public - - -			£.	190,508
[Total Silver Coined - - - £. 35,442.]				

1849:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	366,305	- - -	- - -	27,422
February - - - -	392,201	- - -	- - -	25,896
March - - - -	422,779	- - -	- - -	30,578
April - - - -	441,918	- - -	- - -	19,139
May - - - -	455,337	- - -	- - -	13,419
June - - - -	484,880	- - -	- - -	29,543
July - - - -	480,404	- - -	4,476	—
August - - - -	503,122	19,700	- - -	3,016
September - - - -	519,285	19,800	3,637	—
October - - - -	478,545	- - -	40,740	—
November - - - -	477,203	- - -	1,342	—
December - - - -	473,215	- - -	3,988	—
	£.	39,500	54,183	149,015
Add Worn Silver sent to Mint - - -			- - -	104,000
				253,015
Less Excess of Payments - - - -			- - -	54,183
Excess of Receipts from Public - - -			£.	198,832
[Total Silver Coined - - - £. 119,592.]				

1850:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	437,811	- - -	35,404	—
February - - - -	477,297	- - -	- - -	39,486
March - - - -	510,960	- - -	- - -	38,663
April - - - -	457,216	- - -	53,744	—
May - - - -	463,229	1,000	- - -	5,013
June - - - -	473,113	- - -	- - -	9,884
July - - - -	395,942	- - -	77,171	—
August - - - -	385,788	12,000	22,154	—
September - - - -	360,153	- - -	25,635	—
October - - - -	321,205	100	39,048	—
November - - - -	336,370	- - -	- - -	15,165
December - - - -	337,044	27,700	27,026	—
	£.	40,800	280,182	103,211
Less Worn Silver sent to Mint - - - -		- - -	156,000	
And Excess of Receipts - - - -		- - -	103,211	
Excess of Payments to Public - - - -		- - -	26,971	
[Total Silver Coined - - - £. 129,096.]				

1851:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	335,815	- - -	1,229	—
February - - - -	368,781	- - -	- - -	32,966
March - - - -	390,603	220	- - -	21,602
April - - - -	360,051	12,400	42,952	—
May - - - -	363,245	- - -	- - -	3,194
June - - - -	326,556	10,200	46,839	—
July - - - -	325,422	- - -	1,134	—
August - - - -	323,645	- - -	1,777	—
September - - - -	347,075	- - -	- - -	23,439
October - - - -	332,629	15,000	29,446	—
November - - - -	260,811	- - -	71,818	—
December - - - -	262,757	14,200	12,254	—
	£.	52,020	207,499	81,192
Less Worn Silver sent to Mint - - - -		- - -	100,000	
And Excess of Receipts - - - -		- - -	81,192	
Excess of Payments to Public - - - -		- - -	26,397	
[Total Silver Coined - - - £. 87,868.]				

Appendix, No. 33.

1852:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	235,990	- - -	26,767	—
February - - - -	240,309	- - -	- - -	4,319
March - - - -	267,321	- - -	- - -	27,012
April - - - -	228,745	- - -	38,576	—
May - - - -	205,484	- - -	28,311	—
June - - - -	184,168	- - -	21,276	—
July - - - -	120,204	14,300	78,254	—
August - - - -	57,410	18,600	81,394	—
September - - - -	36,208	48,500	69,702	—
October - - - -	51,146	63,900	48,962	—
November - - - -	67,421	31,100	14,825	—
December - - - -	50,489	- - -	16,932	—
	£.	176,400	419,999	31,331
Add Old Silver received from Malta through Mint - - - -			59,950	
			479,949	
Less worn Silver sent to Mint - - -			28,200	
And Excess of Receipts - - -			31,331	
Excess of Payments to Public - £.			420,418	
[Total Silver Coined - - - £. 189,597.]				

1853:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	114,577	94,100	30,012	—
February - - - -	122,197	- - -	- - -	7,620
March - - - -	116,778	- - -	5,419	—
April - - - -	119,563	42,900	40,115	—
May - - - -	70,776	- - -	48,787	—
June - - - -	113,843	55,500	12,438	—
July - - - -	92,699	120,600	141,744	—
August - - - -	79,932	123,200	135,967	—
September - - - -	52,806	7,000	34,126	—
October - - - -	93,604	134,325	93,527	—
November - - - -	158,488	73,100	8,216	—
December - - - -	154,272	- - -	4,216	—
	£.	650,725	554,562	7,620
Add Old Silver received from Malta through Mint - - - -			29,500	
			584,062	
Less Worn Silver sent to Mint - - -			22,000	
And Excess of Receipts - - -			7,620	
Excess of Payments to Public - £.			554,442	
[Total Silver Coined - - - £. 701,544.]				

1854:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	198,731	- - -	- - -	39,459
February - - - -	233,839	- - -	- - -	40,108
March - - - -	249,832	- - -	- - -	15,993
April - - - -	213,680	- - -	36,202	—
May - - - -	214,300	- - -	- - -	670
June - - - -	217,057	- - -	- - -	2,757
July - - - -	190,158	- - -	26,899	—
August - - - -	167,160	- - -	22,998	—
September - - - -	94,775	- - -	72,385	—
October - - - -	60,733	- - -	34,042	—
November - - - -	103,481	- - -	- - -	42,748
December - - - -	124,469	23,000	2,012	—
	£.	23,000	194,528	141,735
Less Worn Silver sent to Mint	- -	- -	16,000	
And Excess of Receipts	- -	- -	141,735	
Excess of Payments to Public	- £.		36,803	
[Total Silver Coined - - - £.140,480.]				

1855:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	146,801	- - -	- - -	22,332
February - - - -	172,081	- - -	- - -	25,280
March - - - -	202,356	- - -	- - -	30,275
April - - - -	198,698	- - -	3,658	—
May - - - -	202,807	- - -	- - -	4,109
June - - - -	218,879	- - -	- - -	16,072
July - - - -	189,265	- - -	79,614	—
August - - - -	113,861	15,000	40,404	—
September - - - -	89,706	46,000	70,155	—
October - - - -	71,589	28,000	46,117	—
November - - - -	103,980	- - -	- - -	32,301
December - - - -	102,715	- - -	1,265	—
	£.	89,000	241,213	130,459
Less Worn Silver sent to Mint	- -	- -	63,000	
And Excess of Receipts	- -	- -	130,459	
Excess of Payments to Public	- £.		47,754	
[Total Silver Coined - - - £.195,511.]				

Appendix, No. 33.

1856:

	Silver Coin held by the Bank.	Received from the Mint.	Excess of Payments.	Excess of Receipts.
	£.	£.	£.	£.
January - - - -	112,634	- - -	- - -	9,919
February - - - -	114,703	- - -	- - -	2,069
March - - - -	128,734	10,000	- - -	4,031
April - - - -	132,504	45,400	41,630	—
May - - - -	98,028	- - -	34,476	—
June - - - -	120,050	44,000	21,078	—
July - - - -	77,629	21,900	64,321	—
August - - - -	127,208	120,200	70,621	—
September - - - -	103,994	58,000	81,214	—
October - - - -	86,975	45,200	62,219	—
November - - - -	123,862	17,100	- - -	19,787
December - - - -	127,273	25,900	22,469	—
	£.	387,700	398,948	35,806
Less Worn Silver sent to Mint - - -			74,000	
And Excess of Receipts - - -			35,806	
			£.	289,142
[Total Silver Coined - - - £. 462,528.]				

YEARLY SUMMARY.

YEAR.	Total Coinage of Silver.	Received from Mint by the Bank.	Sent to the Mint (Worn Silver).	Excess of Payments to the Public.	Excess of Receipts from the Public.
	£.	£.	£.	£.	£.
1845 - - -	647,658	510,400	23,900	552,227	—
1846 - - -	559,548	337,700	18,000	223,847	—
1847 - - -	125,730	11,900	9,500	- - -	20,270
1848 - - -	35,442	2,000	53,500	- - -	190,508
1849 - - -	119,592	39,500	104,000	- - -	198,832
1850 - - -	129,096	40,800	150,000	26,971	—
1851 - - -	87,868	52,020	100,000	26,307	—
1852 - - -	189,597	176,400 } Malta 59,950 }	28,200	420,418	—
1853 - - -	701,544	650,725 } Malta 29,500 }	22,000	554,442	—
1854 - - -	140,480	23,000	16,000	36,803	—
1855 - - -	195,511	89,000	63,000	47,754	—
1856 - - -	462,528	387,700	74,000	289,142	—
£.	3,394,594	2,410,595	662,100	2,177,911	409,610
				409,610	
			£.	1,768,301	

Bank of England,
8 March 1857.

**AN ACCOUNT of COPPER COINED and of COPPER COIN received at the Bank of England from
the MINT, in each Year from 1845 to 1856.**

Y E A R.	COPPER COINED.	COPPER COIN RECEIVED.
	£.	£.
1845 - - - - -	6,944	300
1846 - - - - -	6,496	100
1847 - - - - -	8,960	200
1848 - - - - -	2,688	611
1849 - - - - -	1,792	700
1850 - - - - -	448	600
1851 - - - - -	3,584	480
1852 - - - - -	4,312	300
1853 - - - - -	10,190	347
1854 - - - - -	61,538	300
1855 - - - - -	41,091	500
1856 - - - - -	11,418	60
£.	159,461	4,498

Note.—The Bank does not undertake the distribution of copper coin to the public, and it is only issued in the payments arising out of their ordinary banking business, principally through the Dividend Pay-office.

Bank of England, }
8 March 1857. }

AN ACCOUNT of the Number of BANK of England NOTES Cancelled, and of the AVERAGE AMOUNT
Year 1831, and from

Year.	£. 5.		£. 10.		£. 20.	£. 30.	£. 40.	£. 50.	£. 100.	Average Notes with the Public.
	Number Cancelled.	Average Notes with the Public.	Number Cancelled.	Average Notes with the Public.	Number Cancelled.					
		£.		£.						£.
1831	2,317,776	5,280,000	1,275,017	3,560,000	312,689	117,059	95,861	199,567	153,544	5,379,000
1844	3,808,792	5,504,000	1,573,893	3,759,000	367,736	157,555	185,721	258,784	253,817	5,735,000
1845	4,130,653	5,765,000	1,605,959	3,933,000	404,506	127,961	110,912	277,229	276,239	6,082,000
1846	4,287,512	5,942,000	1,657,179	3,976,000	403,617	128,598	114,482	263,988	257,800	5,778,000
1847	4,569,711	5,809,000	1,700,428	3,782,000	408,053	133,567	119,122	272,457	267,903	5,498,000
1848	4,379,954	5,288,000	1,607,791	3,444,000	391,792	129,168	117,041	266,369	241,091	5,046,000
1849	4,262,976	5,190,000	1,580,590	3,502,000	387,156	134,118	123,021	270,014	248,423	5,234,000
1850	4,236,626	5,463,000	1,607,188	3,701,000	399,384	139,018	126,298	279,709	266,048	5,587,000
1851	4,500,990	5,637,000	1,672,518	3,725,000	421,204	135,686	126,865	290,690	284,764	5,554,000
1852	4,706,591	5,898,000	1,817,331	3,941,000	539,553	202,707	3,914	329,125	306,319	6,161,000
1853	5,040,476	6,490,000	2,039,195	4,209,000	724,429	5,360	290	370,799	436,976	6,393,000
1854	5,178,239	6,496,000	1,963,559	4,069,000	672,320	557	108	340,157	323,379	5,910,000
1855	5,310,264	6,570,000	2,011,522	4,058,000	651,299	227	83	335,387	331,351	5,706,000
1856	5,615,050	6,603,000	2,140,141	4,077,000	714,704	112	43	362,879	369,494	5,645,000

AVERAGE NUMBER of Days a Note of each Class remains in Circulation.

			£. 5.	£. 10.	£. 20. to £. 100.	£. 200. to £. 500.	£. 1,000.
			Days.	Days.	Days.	Days.	Days.
1831	-	-	115	80	44	14	13
1844	-	-	82	70	34	13	12
1845	-	-	80	72	35	12	9
1846	-	-	79	71	34	12	8
1847	-	-	74	67	32	10	7
1848	-	-	71	64	31	11	10
1849	-	-	71	66	32	11	10
1850	-	-	75	68	32	11	9
1851	-	-	73	66	31	10	9
1852	-	-	73	65	32	12	10
1853	-	-	75	62	28	10	9
1854	-	-	73	63	31	10	8
1855	-	-	72	61	30	10	7
1856	-	-	70	58	27	9	7

Bank of England, }
2 March 1857. }

held by the Public; also of the AVERAGE NUMBER of DAYS each Note remained in Circulation, in the 1844 to 1856 inclusive.

£. 200.	£. 300.	£. 500.	Average Notes with the Public.	£. 1,000.		TOTAL.		YEAR.
Number Cancelled.				Number Cancelled.	Average Notes with the Public.	Number Cancelled.	Average Notes with the Public.	
			£.		£.		£.	
52,918	39,872	34,980	1,530,000	79,458	3,000,000	4,678,301	18,720,000	1831
50,778	39,134	48,754	1,744,000	102,080	3,509,000	6,797,044	20,252,000	1844
54,975	42,276	51,420	1,701,000	119,048	3,241,000	7,191,178	20,722,000	1845
55,432	42,926	47,539	1,563,000	127,808	3,027,000	7,386,381	20,286,000	1846
58,692	46,386	50,348	1,476,000	133,750	2,590,000	7,760,417	19,155,000	1847
56,088	44,667	40,661	1,387,000	102,134	2,920,000	7,376,756	18,085,000	1848
56,150	44,602	44,375	1,497,000	103,562	2,980,000	7,254,887	18,403,000	1849
60,853	46,805	50,015	1,633,000	112,481	3,013,000	7,324,421	19,397,000	1850
61,278	48,172	53,047	1,565,000	113,109	2,992,000	7,708,325	19,473,000	1851
65,863	51,725	59,334	1,918,000	135,717	3,938,000	8,218,179	21,856,000	1852
69,861	54,735	71,417	1,917,000	152,403	3,624,000	8,965,941	22,633,000	1853
63,721	47,997	62,868	1,603,000	121,172	2,631,000	8,776,077	20,709,000	1854
54,512	39,858	62,364	1,474,000	97,349	1,985,000	8,894,236	19,793,000	1855
54,681	39,600	64,400	1,421,000	96,406	1,902,000	9,457,510	19,648,000	1856

A CALCULATION, as far as it could be made out, of the Average Number of Days a Bank Note of each denomination remained in Circulation in the Years 1792 and 1818, presented to the Houses of Parliament on 24th May 1819, and inserted here for comparison with the foregoing :—

DENOMINATION.		NUMBER OF DAYS.	
		1792.	1818.
Notes of £. 5. each	- -	- - -	148
" 10. "	- -	236	137
" 15. "	- -	114	66
" 20. "	- -	209	121
" 25. "	- -	74	48
" 30. "	- -	95	55
" 40. "	- -	65	38
" 50. "	- -	124	72
" 100. "	- -	84	49
" 200. "	- -	31	18
" 300. "	- -	24	14
" 500. "	- -	24	14
" 1,000. "	- -	22	18

M. Marshall, Chief Cashier.

Appendix, No. 34.

A RETURN of the DEPOSITS of BANKERS, and of the PRIVATE CUSTOMERS of the Bank of *England*; also of the BULLION in the Bank of *England*, and the MINIMUM RATE of DISCOUNT, on each Saturday during the Drain of Bullion in 1846-47, and during the Period of Pressure from the Autumn of 1853 to the Summer of 1857.

DATE.	DEPOSITS.		TOTAL BULLION.	Minimum Rate of Discount.	DATE.	DEPOSITS.		TOTAL BULLION.	Minimum Rate of Discount.
	Bankers.	Traders and Others.				Bankers.	Traders and Others.		
1846 :	£. m.	£. m.	£. m.	Per cent.	1847 :	£. m.	£. m.	£. m.	Per cent.
Aug. - 29	1,992	3,381	16,366	8	June - 5	1,190	2,718	10,237	5
Sept. - 5	1,301	3,297	16,274	8	12	1,449	2,702	10,359	5
12	1,192	3,227	16,354	8	19	1,180	2,659	10,512	5
19	1,320	3,164	16,309	8	26	898	2,626	10,526	5
26	1,100	3,344	16,224	8	July - 3	881	2,624	10,397	5
Oct. - 3	1,233	3,303	15,817	8	10	1,521	2,801	10,086	5
10	1,139	2,987	15,582	8	17	1,313	2,752	9,919	5
17	2,074	3,287	15,143	8	24	1,270	2,667	9,770	5
24	1,576	3,293	14,894	8	31	1,433	2,655	9,331	5
31	1,358	3,169	14,808	8	Aug. - 7	1,312	2,727	9,253	5½
Nov. - 7	1,105	3,226	14,760	8	14	1,241	2,620	9,287	5½
14	1,114	3,190	14,849	8	21	1,067	2,550	9,240	5½
21	1,229	3,079	14,924	8	28	1,356	2,693	9,140	5½
28	1,368	2,965	15,008	8	Sept. - 4	1,153	2,588	8,960	5½
Dec. - 5	1,417	3,014	15,008	8	11	1,267	2,568	8,915	5½
12	1,411	2,948	15,154	8	18	1,078	2,924	8,880	5½
19	1,165	2,911	15,163	8	25	1,194	2,954	8,782	5½
26	1,232	2,834	15,007	8	Oct. - 2	1,599	3,017	8,565	5½
1847 :					9	1,321	3,034	8,409	5½
Jan. - 2	1,464	2,838	14,952	8	16	1,905	3,226	8,431	5½
9	2,570	3,080	14,306	8	23	1,615	3,182	8,318	5½
16	1,479	3,202	13,949	8½	30	1,988	3,124	8,439	8
23	1,643	3,191	13,443	4	Nov. - 6	2,060	3,112	8,730	8
30	1,508	3,112	12,902	4	13	1,929	3,031	9,259	8
Feb. - 6	942	3,111	12,288	4	20	1,757	2,967	10,017	8
13	1,312	3,082	12,299	4	27	1,944	2,983	10,533	7
20	1,060	3,138	12,215	4	Dec. - 4	1,759	3,116	11,033	6
27	1,288	3,117	12,045	4	11	2,112	2,806	11,426	6
March 6	1,096	3,145	11,596	4	18	1,805	2,882	11,991	6
13	1,609	3,097	11,449	4	25	1,431	2,771	12,237	5
20	1,760	3,001	11,232	4					
27	1,300	2,970	11,016	4					
April - 3	1,537	3,011	10,246	4	1853 :				
10	2,540	3,167	9,867	5	June - 25	1,733	4,789	18,665	3½
17	1,695	3,092	9,330	5	July - 2	2,177	4,567	18,554	3½
24	1,358	2,734	9,214	5	9	2,793	4,669	18,264	3½
May - 1	1,399	2,964	9,338	5	16	2,590	4,818	18,023	3½
8	1,360	2,982	9,589	5	23	2,522	4,657	17,829	3½
15	1,369	2,905	9,870	5	30	2,360	4,496	17,739	3½
22	1,016	2,877	9,949	5					
29	1,212	2,773	10,170	5					

RETURN of the Deposits of Bankers, and of the Private Customers of the Bank of *England, &c.*—continued.

DATE.	DEPOSITS.		TOTAL BULLION.	Minimum Rate of Discount.	DATE.	DEPOSITS.		TOTAL BULLION.	Minimum Rate of Discount.
	Bankers.	Traders and Others.				Bankers.	Traders and Others.		
1853 :	£. m.	£. m.	£. m.	Per cent.	1854 :	£. m.	£. m.	£. m.	Per cent.
Aug. - 6	1,862	4,482	17,435	3 $\frac{1}{2}$	Sept. - 2	3,040	3,613	18,368	5
13	1,915	4,563	17,310	3 $\frac{1}{2}$	9	2,363	3,543	18,322	5
20	2,133	4,453	17,172	3 $\frac{1}{2}$	16	2,525	3,432	18,279	5
27	2,063	4,445	16,963	3 $\frac{1}{2}$	23	2,334	3,570	18,229	5
Sept. - 3	1,734	4,377	16,500	4	30	2,650	3,436	18,060	5
10	1,772	4,293	16,201	4 $\frac{1}{2}$	Oct. - 7	2,305	3,457	12,972	5
17	2,039	4,317	15,862	4 $\frac{1}{2}$	14	3,417	3,715	12,905	5
24	1,806	4,254	15,681	4 $\frac{1}{2}$	21	3,940	3,677	13,406	5
Oct. - 1	2,581	4,408	15,613	5	28	3,799	3,515	13,581	5
8	2,549	4,260	15,749	5	Nov. - 4	3,397	3,427	13,525	5
15	3,258	4,357	16,271	5	11	2,889	3,467	13,580	5
22	3,056	4,306	14,960	5	18	2,536	3,364	13,495	5
29	2,896	4,411	15,271	5	25	2,766	3,244	13,710	5
Nov. - 5	2,781	4,418	15,680	5	Dec. - 2	2,761	3,270	13,870	5
12	2,559	4,517	15,856	5	9	2,393	3,426	14,005	5
19	2,113	4,908	15,819	5	16	2,393	3,391	14,029	5
26	1,960	4,369	15,090	5	23	2,369	3,344	14,137	5
Dec. - 3	2,015	4,264	15,093	5	30	2,861	3,351	13,853	5
10	2,180	4,106	15,341	5	1855 :				
17	2,139	3,989	15,443	5	Jan. - 6	2,564	3,255	13,667	5
24	2,037	3,812	15,819	5	13	2,698	3,534	12,539	5
31	2,260	3,864	15,853	5	20	2,859	3,306	12,162	5
1854 :					27	2,330	3,317	12,355	5
Jan. - 7	2,019	3,799	15,831	5	Feb. - 3	2,674	3,321	12,800	5
14	2,935	4,039	16,069	5	10	2,344	3,202	12,758	5
21	3,004	4,065	16,096	5	17	2,248	3,311	12,981	5
28	2,706	4,306	16,223	5	24	2,350	3,417	13,045	5
Feb. - 4	2,498	4,069	16,227	5	Mar. - 3	2,554	3,256	13,190	5
11	2,798	4,208	16,204	5	10	3,069	3,247	13,622	5
18	3,103	4,172	16,253	5	17	2,985	3,335	14,201	5
25	2,820	3,988	16,286	5	24	3,031	3,264	14,922	5
March 4	2,242	3,812	15,909	5	31	2,829	3,200	15,206	5
11	1,956	3,779	15,397	5	April - 7	3,224	3,336	15,079	4 $\frac{1}{2}$
18	2,074	3,768	14,823	5	14	5,523	3,487	15,023	4 $\frac{1}{2}$
25	2,096	3,702	14,629	5	21	4,031	3,521	15,056	4 $\frac{1}{2}$
April - 1	2,071	3,837	14,450	5	28	3,725	3,610	15,499	4 $\frac{1}{2}$
8	3,745	3,908	14,141	5	May - 5	3,455	3,722	15,619	4
15	2,954	3,848	13,511	5	12	3,693	3,687	16,045	4
22	2,502	3,815	13,314	5	19	3,935	3,448	16,648	4
29	2,355	3,727	12,916	5	26	3,349	3,456	17,065	4
May - 6	2,148	3,684	12,608	5	June - 2	3,592	3,688	17,789	4
13	2,367	3,745	12,589	5 $\frac{1}{2}$	9	3,592	3,692	17,764	4
20	2,233	3,559	12,514	5 $\frac{1}{2}$	16	3,739	3,659	18,061	3 $\frac{1}{2}$
27	2,219	3,670	12,741	5 $\frac{1}{2}$	23	3,193	3,600	18,169	3 $\frac{1}{2}$
June - 3	2,437	3,579	12,750	5 $\frac{1}{2}$	30	3,147	3,716	18,019	3 $\frac{1}{2}$
10	2,519	3,609	12,728	5 $\frac{1}{2}$	July - 7	3,200	3,931	17,584	3 $\frac{1}{2}$
17	2,508	3,700	13,109	5 $\frac{1}{2}$	14	5,050	4,197	17,329	3 $\frac{1}{2}$
24	2,388	3,556	13,870	5 $\frac{1}{2}$	21	4,085	4,124	16,644	3 $\frac{1}{2}$
July - 1	3,221	3,548	14,216	5 $\frac{1}{2}$	28	2,783	4,035	16,385	3 $\frac{1}{2}$
8	3,938	3,713	14,021	5 $\frac{1}{2}$	Aug. - 4	2,530	4,049	16,232	3 $\frac{1}{2}$
15	3,047	3,669	13,824	5 $\frac{1}{2}$	11	2,805	3,998	16,275	3 $\frac{1}{2}$
22	3,075	3,736	13,634	5 $\frac{1}{2}$	18	3,698	4,517	16,117	3 $\frac{1}{2}$
29	2,975	3,713	13,484	5 $\frac{1}{2}$	25	3,553	3,945	15,546	3 $\frac{1}{2}$
Aug. - 5	2,369	3,580	13,300	5					
12	2,278	3,652	13,562	5					
19	2,904	3,601	13,701	5					
26	2,748	3,604	13,635	5					

RETURN of the Deposits of Bankers, and of the Private Customers of the Bank of *England, &c.*—continued.

DATE.	DEPOSITS.		TOTAL BULLION.	Minimum Rate of Discount.	DATE.	DEPOSITS.		TOTAL BULLION.	Minimum Rate of Discount.
	Bankers.	Traders and Others.				Bankers.	Traders and Others.		
1855:	£. m.	£. m.	£. m.	Per cent.	1856:	£. m.	£. m.	£. m.	Per cent.
Sept. - 1	2,701	3,836	14,939	3 $\frac{1}{2}$	Aug. - 2	2,715	3,263	12,433	4 $\frac{1}{2}$
8	2,773	3,918	14,270	4	9	2,764	3,292	12,495	4 $\frac{1}{2}$
15	2,405	3,767	13,698	4 $\frac{1}{2}$	16	3,151	3,316	12,456	4 $\frac{1}{2}$
22	2,744	3,881	13,269	4 $\frac{1}{2}$	23	3,122	3,267	12,436	4 $\frac{1}{2}$
29	2,930	3,755	12,939	5	30	2,856	3,075	12,387	4 $\frac{1}{2}$
Oct. - 6	2,722	3,620	12,279	5 $\frac{1}{2}$	Sept. - 6	2,810	3,091	12,179	4 $\frac{1}{2}$
13	3,418	3,828	11,752	5 $\frac{1}{2}$	13	2,984	3,248	12,141	4 $\frac{1}{2}$
20	2,556	3,679	11,230	6 & 7	20	2,809	3,251	12,133	4 $\frac{1}{2}$
27	2,581	3,553	11,303	6 & 7	27	2,637	3,189	11,769	4 $\frac{1}{2}$
Nov. - 3	3,097	3,429	11,300	6 & 7	Oct. - 4	2,977	3,362	10,784	5
10	2,720	3,341	11,234	6 & 7	11	2,740	3,103	10,140	6 & 7
17	2,540	3,383	11,263	6 & 7	18	3,146	3,272	9,760	6 & 7
24	2,535	3,261	11,140	6 & 7	25	2,758	3,067	9,638	6 & 7
Dec. - 1	2,781	3,324	11,227	6 & 7	Nov. - 1	2,762	3,096	9,596	6 & 7
8	2,704	3,182	11,080	6 & 7	8	2,701	3,132	9,530	6 & 7
15	2,466	3,108	11,306	6 & 7	15	3,265	3,237	9,684	7
22	2,378	3,055	10,982	6 & 7	22	3,143	3,127	9,898	7
29	2,763	3,094	10,820	6 & 7	29	2,499	3,147	10,411	7
1856:					Dec. - 6	2,758	3,020	10,486	6 $\frac{1}{2}$
Jan. - 5	2,715	3,063	10,537	6 & 7	13	2,258	3,019	10,693	6 $\frac{1}{2}$
12	3,604	3,206	10,417	6 & 7	20	2,530	2,897	10,514	6
19	3,215	3,249	10,425	6 & 7	27	2,986	2,884	10,230	6
26	2,031	3,175	10,346	6 & 7	1857:				
Feb. - 2	3,103	3,107	10,706	6 & 7	Jan. - 3	2,987	2,923	10,182	6
9	2,538	3,071	10,614	6 & 7	10	2,945	3,137	10,181	6
16	2,852	3,026	10,532	6 & 7	17	3,334	3,151	10,110	6
23	4,593	2,990	10,575	6 & 7	24	2,565	2,950	10,116	6
March 1	3,076	3,133	10,600	6 & 7	31	2,801	3,055	10,140	6
8	2,814	2,972	10,550	6 & 7	Feb. - 7	2,435	2,944	9,979	6
15	2,840	3,026	10,554	6 & 7	14	2,791	2,981	10,260	6
22	2,525	2,940	10,373	6 & 7	21	2,471	2,852	10,405	6
29	2,422	2,887	10,449	6 & 7	28	3,025	2,964	10,344	6
April - 5	2,902	2,946	10,057	6 & 7	March 7	2,775	2,872	10,310	6
12	3,100	3,318	10,099	6 & 7	14	2,542	2,962	10,298	6
19	3,168	3,219	9,876	6 & 7	21	2,859	2,850	10,322	6
26	2,518	3,207	9,723	6 & 7	28	2,858	2,886	9,983	6
May - 3	2,764	3,211	9,807	6 & 7	April - 4	2,544	2,843	9,344	6 $\frac{1}{2}$
10	2,989	3,126	9,779	6 & 7	11	3,054	3,230	9,065	6 $\frac{1}{2}$
17	5,050	3,020	9,802	6 & 7	18	3,432	3,203	9,606	6 $\frac{1}{2}$
24	4,350	3,133	10,559	6	25	2,253	3,175	9,555	6 $\frac{1}{2}$
31	3,215	3,061	11,385	5	May - 2	2,776	3,086	9,559	6 $\frac{1}{2}$
June - 7	3,323	3,042	11,688	5	9	2,949	3,021	9,808	6 $\frac{1}{2}$
14	3,124	2,996	12,059	5	16	2,824	2,973	9,854	6 $\frac{1}{2}$
21	3,484	2,975	12,418	5	23	2,451	2,902	9,805	6 $\frac{1}{2}$
28	2,747	2,977	13,074	4 $\frac{1}{2}$	30	2,532	2,914	10,032	6 $\frac{1}{2}$
July - 5	3,221	3,070	12,611	4 $\frac{1}{2}$					
12	4,615	3,355	12,378	4 $\frac{1}{2}$					
19	3,734	3,450	12,331	4 $\frac{1}{2}$					
26	2,591	3,260	12,389	4 $\frac{1}{2}$					

RETURN of the Deposits of Bankers, and of the Private Customers of the Bank of *England*, &c.—*continued*.

MONTHLY AVERAGES.—FIRST PERIOD.

DATE.	DEPOSITS.		TOTAL BULLION.	DATE.	DEPOSITS.		TOTAL BULLION.
	Bankers.	Traders and Others.			Bankers.	Traders and Others.	
1846 :	£. m.	£. m.	£. m.	1847 :	£. m.	£. m.	£. m.
September -	1,381	3,283	16,305	March -	1,441	3,053	11,323
October -	1,476	3,198	15,249	April -	1,782	3,001	9,664
November -	1,202	3,115	14,885	May -	1,271	2,900	9,783
December -	1,306	2,927	15,097	June -	1,179	2,676	10,408
				July -	1,284	2,700	9,901
				August -	1,244	2,648	9,230
1847 :				September -	1,173	2,758	8,884
January -	1,733	3,085	13,911	October -	1,686	3,116	8,431
February -	1,150	3,112	12,212	November -	1,922	3,023	9,635
				December -	1,752	2,894	11,672

MONTHLY AVERAGES.—SECOND PERIOD.

DATE.	DEPOSITS.		TOTAL BULLION.	DATE.	DEPOSITS.		TOTAL BULLION.
	Bankers.	Traders and Others.			Bankers.	Traders and Others.	
1853 :	£. m.	£. m.	£. m.	1855 :	£. m.	£. m.	£. m.
July -	2,488	4,641	18,082	July -	3,779	4,072	16,985
August -	1,993	4,486	17,220	August -	3,146	4,127	16,042
September -	1,838	4,310	16,061	September -	2,711	3,831	13,823
October -	2,868	4,848	15,373	October -	2,819	3,670	11,641
November -	2,353	4,553	15,611	November -	2,723	3,353	11,234
December -	2,126	4,007	15,510	December -	2,619	3,153	11,083
1854 :				1856 :			
January -	2,666	4,052	16,055	January -	2,891	3,173	10,431
February -	2,805	4,109	16,242	February -	3,270	3,048	10,607
March -	2,092	3,765	15,189	March -	2,735	2,992	10,505
April -	2,725	3,827	18,666	April -	2,922	3,172	9,939
May -	2,242	3,664	12,613	May -	3,673	3,110	10,266
June -	2,463	3,611	13,114	June -	3,169	2,997	12,310
July -	3,251	3,676	13,836	July -	3,540	3,284	12,427
August -	2,575	3,609	13,549	August -	2,922	3,243	12,441
September -	2,582	3,519	13,240	September -	2,832	3,195	12,055
October -	3,365	3,591	13,216	October -	2,905	3,201	10,080
November -	2,897	3,375	13,577	November -	2,874	3,148	9,824
December -	2,555	3,356	13,979	December -	2,633	2,955	10,481
1855 :				1857 :			
January -	2,613	3,353	12,681	January -	2,926	3,043	10,146
February -	2,404	3,313	12,896	February -	2,680	2,935	10,247
March -	2,893	3,280	14,228	March -	2,758	2,892	10,229
April -	4,126	3,488	15,164	April -	2,821	3,113	9,392
May -	3,608	3,578	16,344	May -	2,706	2,979	9,812
June -	3,453	3,671	17,960				

Appendix, No. 35.

Appendix, No. 35. AN ACCOUNT of the AVERAGE BALANCES on MISCELLANEOUS OFFICIAL ACCOUNTS, not included in PUBLIC DEPOSITS, during the Years 1855 and 1856; also, on MISCELLANEOUS ACCOUNTS of an Official Character, not of Government Moneys.

AVERAGE AMOUNTS on MISCELLANEOUS ACCOUNTS, not included in PUBLIC DEPOSITS.

	1855.	1856.
	£.	£.
George Biddle Airy - - - - -	100	100
British Guiana Guaranteed Loan Account (Colonial Money) -	7,300	—
Ditto - - - - ditto - Dividend Account -	700	200
Edward Barnard, Agent-General, Crown Colonies - - -	38,000	38,200
Canada Dividends (Colonial Money) - - - -	1,400	700
Canada Government Account (Colonial Money) - - -	—	—
Lieut.-Colonel John Clark - - - - -	8,700	1,400
Chief Clerk of Insolvent Debtors' Court - - - -	700	600
Collections, Fires in Quebec (Private) - - - -	100	100
Ditto - ditto in Newfoundland (Private) - - - -	100	100
Colonial Land and Emigration Commissioners - - -	18,300	13,900
Church Estates Commissioners - - - - -	12,000	12,500
Copyhold, Inclosure, and Tithe Commissioners - - -	—	500
Ecclesiastical Commissioners - - - - -	44,600	45,000
Commissioners, Exchequer Bills, West India Islands -	4,500	6,100
Commissioners, Greenwich Hospital - - - -	16,000	23,400
Inclosure Commissioners, Private Money, Drainage Account -	4,800	1,500
Commissioners, Loans, Public Works, and Fisheries -	6,000	9,300
Ditto - - - - South Wales Turnpikes - - -	200	200
Commissioners, Offices, House of Commons - - -	3,500	3,200
Commissioners, Royal Military College - - - -	4,800	3,800
Commissioners, Woods, Forests, &c., Cash Account -	33,500	29,600
Ditto - - - - - ditto - Drawing Account - - -	4,000	1,800
Commissioners for Disafforesting Forest of Whittlewood -	1,600	800
Ditto - - - - - ditto - - Whichwood - - -	1,000	1,700
Duke of Cornwall - - - - -	800	2,000
Crown's Nominee - - - - -	2,900	4,200
John Forbes, Staff Officer - - - - -	300	300
Charles Holden, Staff Officer - - - - -	600	500
Edward Houndle, Royal Military College - - - -	600	1,000
Jamaica Guaranteed Loan Account (Colonial Money) -	59,000	1,200
Ditto - - - - Dividend Account (Colonial Money) -	300	700
Francis P. Nott, Staff Officer - - - - -	400	300
Official Trustees of Charitable Funds - - - -	200	1,300
Registrar of High Court of Admiralty - - - -	2,600	3,300
Receiver of Police Courts - - - - -	4,900	6,500
Poor Law Board Account - - - - -	1,100	400
Receiver-General and Accountant-General of Inland Revenue -	100	—
Registrar of Joint Stock Companies - - - -	400	800
Clerk of the Parliaments, Act Parliament Account - -	3,900	4,200
St. Lucia Guaranteed Loan Account (Colonial Money) -	—	—
Ditto - - - - Dividend Account - - - -	—	—

	1855.	1856.
	£.	£.
Sargent and Bidwell, Act 10 Geo. 4, c. 20 - - - - -	2,100	2,100
Secretary and Comptroller-general of National Debt Office -	1,000	800
Speaker of the House of Commons and Exchequer of Recognizances -	200	—
Solicitor of the Treasury, Cash Account - - - - -	3,500	4,500
Treasury Bills, Dominica - - - - -	100	100
Trinidad Guaranteed Loan Account (Colonial Money) - -	100	—
Ditto - - - - Dividend Account (Colonial Money) - -	200	—
Thomas Walker (Private) - - - - -	100	100
Walter Warde, Staff Officer - - - - -	100	100
John Wilkin, Receiver of Hereditary Revenues of Crown -	500	300
Laurence Williams - - - - -	—	—
William Wood, Staff Officer - - - - -	300	100
G. B. Shakespear, Paymaster Royal Academy, Woolwich -	—	—
W. W. Willink, West India Islands, Relief - - - - -	3,200	5,000
Ditto - - Public Works Loan Commissioners - - -	3,000	4,900
	304,400	239,400
Master of the Mint - - - - -	74,400	75,000
Metropolitan Police - - - - -	22,700	21,200
£.	401,500	335,600

MISCELLANEOUS ACCOUNTS of an Official Character, not of GOVERNMENT MONIES.

	1855.	1856.
	£.	£.
Accountant in Bankruptcy - - - - -	67,200	58,300
Ditto Chief Registrar's Account - - - - -	14,200	13,400
Ditto Unclaimed Dividend Account - - - - -	1,500	400
Accountant-general Court of Chancery; Sale of Stock -	—	—
Ditto - - - Litigated West India Compensation - -	1,400	1,500
Corporation Trinity House - - - - -	7,100	6,100
East India Company - - - - -	922,900	843,600
Charles Franks and Others, South Sea Stock - - - -	67,200	3,900
Guernsey Savings Banks - - - - -	—	—
Railway and other Accounts - - - - -	3,700	2,300
Suitors' Fund, Common Pleas - - - - -	4,700	4,200
Ditto - Exchequer - - - - -	10,700	10,900
Ditto - Queen's Bench - - - - -	15,000	12,300
Trinity House, London, Public Account - - - - -	30,000	30,100
Trustees of British Museum, Cash Account - - - -	12,700	14,200
Ditto - - - ditto - Drawing Account - - - - -	2,300	3,800
£.	1,160,600	1,005,000
RECAPITULATION:		
Total of Balances Miscellaneous Official Account - - -	401,500	335,600
Ditto - - Official Character - - - - -	1,160,600	1,005,000
£.	1,562,100	1,340,600

Bank of England, }
22 May 1857. }

M. Marshall,
Chief Cashier.

Appendix, No. 36.

Appendix, No. 36. A RETURN of the Amount of DUTY received for BANKERS' LICENCES in each Year from 1833 to 1856.

YEARS.				ENGLAND.	SCOTLAND.	IRELAND.	UNITED KINGDOM.
				£.	£.	£.	£.
1833	-	-	-	20,640	2,460	540	23,640
1834	-	-	-	21,840	2,700	660	25,200
1835	-	-	-	21,720	2,580	1,050	25,350
1836	-	-	-	24,810	2,790	1,560	29,160
1837	-	-	-	36,900	2,730	1,650	41,280
1838	-	-	-	21,540	2,730	1,620	25,890
1839	-	-	-	21,060	3,330	1,110	25,500
1840	-	-	-	21,390	3,330	1,050	25,770
1841	-	-	-	20,130	3,300	960	24,390
1842	-	-	-	19,650	2,910	930	23,490
1843	-	-	-	18,750	2,790	930	22,470
1844	-	-	-	18,540	3,150	930	22,620
1845	-	-	-	19,080	2,820	930	22,830
1846	-	-	-	18,480	3,510	720	22,710
1847	-	-	-	18,570	4,230	720	23,520
1848	-	-	-	18,210	3,900	720	22,830
1849	-	-	-	17,910	3,690	720	22,320
1850	-	-	-	17,640	4,770	720	23,130
1851	-	-	-	17,670	4,440	720	22,830
1852	-	-	-	17,550	4,860	720	23,130
1853	-	-	-	18,030	5,190	720	23,940
1854	-	-	-	17,850	6,240	930	25,020
1855	-	-	-	18,300	9,690	630	28,620
1856	-	-	-	18,330	11,490	630	30,450

Inland Revenue Office, }
27 May 1857.

Appendix, No. 37.

A RETURN of the Amount received for COMPOSITION for STAMPS in *Great Britain and Ireland*, in each from 1833 to 1856.

YEARS.	GREAT BRITAIN.						IRELAND.						TOTAL UNIT KINGDOM
	BANK. OF ENGLAND.		OTHER BANKERS.		TOTAL.		BANK OF IRELAND.		OTHER BANKERS.		TOTAL.		
	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	
1833	65,625	- -	6,862	5 6	72,487	5 6	13,846	3 1	1,552	16 -	15,398	19 1	87,886
1834	63,875	- -	10,630	10 6	74,505	10 6	13,846	3 1	1,757	1 8	15,603	4 9	90,108
1835	63,875	- -	16,842	14 -	80,717	14 -	13,846	3 1	2,200	2 6	16,046	5 7	96,763
1836	63,875	- -	21,831	7 6	85,706	7 6	13,846	3 1	3,004	1 -	16,850	4 1	102,556
1837	63,000	- -	27,559	- -	90,559	- -	13,846	3 1	3,082	11 6	16,928	14 7	107,487
1838	63,000	- -	28,317	2 -	91,317	2 -	13,846	3 1	3,081	18 1	16,928	1 2	108,245
1839	63,000	- -	33,351	- -	96,351	- -	9,370	11 -	3,779	14 -	13,150	5 -	109,501
1840	63,000	- -	32,987	10 6	95,987	10 6	4,876	1 -	3,610	13 -	8,486	14 -	104,474
1841	62,125	- -	30,703	4 -	92,828	4 -	4,618	7 -	3,278	17 -	7,897	4 -	100,725
1842	60,375	- -	26,079	12 9	86,454	12 9	4,718	17 -	3,296	18 6	8,015	15 6	94,470
1843	60,375	- -	24,069	6 -	84,444	6 -	10,649	16 -	5,820	12 6	16,470	8 6	100,914
1844	56,879	- -	26,616	6 10	83,495	6 10	11,557	14 -	7,593	5 -	19,150	19 -	102,646
1845	2,922	- -	26,626	6 6	29,548	6 6	12,948	19 -	9,540	16 6	22,489	15 6	52,088
1846	2,625	- -	26,757	2 -	31,382	2 -	14,304	3 -	10,514	3 6	24,818	6 6	56,200
1847	2,025	- -	29,006	17 6	31,631	17 6	14,523	12 -	10,035	11 -	24,559	3 -	56,191
1848	1,750	- -	24,688	- 6	26,438	- 6	11,355	15 -	7,203	7 -	18,559	2 -	44,997
1849	1,750	- -	24,333	18 6	26,083	18 6	9,690	9 -	6,372	9 -	16,062	18 -	42,146
1850	1,750	- -	24,505	1 6	26,255	1 6	8,918	14 -	6,741	7 -	15,660	1 -	41,915
1851	2,625	- -	25,213	5 6	27,838	5 6	9,068	10 -	6,563	11 -	15,632	1 -	43,470
1852	3,500	- -	25,171	9 -	28,671	9 -	8,556	2 -	7,669	- -	16,225	2 -	44,806
1853	3,500	- -	26,777	7 -	30,277	7 -	9,354	16 -	9,004	17 6	18,359	13 6	48,637
1854	3,500	- -	29,061	4 11	32,561	4 11	11,067	- -	11,360	9 6	22,427	9 6	54,988
1855	3,500	- -	31,929	5 5	35,429	5 5	11,361	7 -	11,378	13 6	22,740	- 6	58,169
1856	3,500	- -	34,929	6 6	38,429	6 6	11,755	2 -	12,433	6 -	24,188	8 -	62,617

Inland Revenue Office,
27 May 1857.

Year

AL,
ED
DOM.

s. d.

4 7

15 3

19 7

11 7

14 7

3 2

5 -

4 6

8 -

8 3

14 6

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2 -

8 6

- 6

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16 6

2 6

6 6

11 -

- 6

14 5

5 11

14 6

Kingdom,

7 s. 6 d.

8 s. 6 d.

£. s. d.

£. s. d.

- - - 168 14 6

- - - 183 12 -

- - - 249 1 -

- - - 250 15 -

- - - 180 4 -

- - - 197 12 6

- - - 208 3 6

- - - 260 19 -

- - - 251 3 6

- - - 275 15 6

- - - 174 13 6

2 s.

2 s. 6 d.

209 6 - - - -

2 8 - - - -

247 10 - - - -

19 12 - - - -

265 2 - - - -

22 6 - - - -

7 s. 6 d.

8 s. 6 d.

£. s. d.

£. s. d.

1 10 - 489 3 6

3 - - 573 15 -

3 7 6 547 8 -

1 10 - 575 - 6

- - - 558 - 6

- - - 471 15 -

- - - 469 4 -

- 7 6 478 11 -

- - - 545 5 6

- - - 770 2 -

- 15 - 461 15 6

2 s.

2 s. 6 d.

383 12 - - - -

16 12 - - - -

697 8 - - - -

36 2 - - 7 6

803 14 - - - -

42 - - - -

distinguishing the principal Commercial and Manufacturing Districts in the former

10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.				£. s.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
- - -	114 7 6	34 10 -	7 10 -	4 10 -	- - -	- - -	- - -	- - -
- - -	150 - -	81 15 -	15 - -	9 - -	- - -	- - -	- - -	- - -
- - -	155 12 0	94 10 -	40 - -	31 10 -	- - -	- - -	- - -	- - -
- - -	197 10 -	104 5 -	68 15 -	39 - -	- - -	- - -	- - -	- - -
- - -	137 10 -	45 - -	15 - -	36 - -	- - -	- - -	- - -	- - -
- - -	128 15 -	39 - -	18 15 -	30 - -	- - -	- - -	- - -	- - -
- - -	146 17 6	36 - -	22 10 -	30 - -	- - -	- - -	- - -	- - -
- - -	156 17 0	39 15 -	10 - -	16 10 -	- - -	- - -	- - -	- - -
- - -	211 5 -	47 5 -	7 10 -	15 - -	- - -	- - -	- - -	- - -
- - -	280 12 6	75 - -	47 10 -	33 - -	- - -	- - -	- - -	- - -
- - -	118 2 6	52 10 -	38 15 -	39 - -	- - -	- - -	- - -	- - -
								15 s.
3 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.	
127 10 -	- - -	96 - -	87 15 -	- - -	94 17 6	97 - -	- - -	1,415 6
2 14 -	- - -	2 4 -	2 10 -	- - -	1 2 6	3 - -	- - -	1,058 15
169 10 -	- - -	117 12 -	122 10 -	- - -	122 5 -	137 - -	- - -	3,132 15
16 10 -	- - -	14 16 -	10 10 -	- - -	6 - -	13 - -	- - -	1,549 10
168 15 -	- - -	113 4 -	125 5 -	- - -	142 10 -	144 - -	- - -	3,585 15
16 10 -	- - -	13 12 -	14 5 -	- - -	7 17 6	28 10 -	- - -	1,710 15
10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.				£. s.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
- - -	393 2 0	193 10 -	87 10 -	49 10 -	- - -	- - -	- - -	- - -
- 10 -	532 10 -	258 15 -	111 5 -	112 10 -	- - -	- - -	- - -	- - -
- - -	476 5 -	327 15 -	127 10 -	64 10 -	- - -	- - -	- - -	- - -
- - -	584 7 6	297 - -	217 10 -	87 - -	- - -	- - -	- - -	- - -
- - -	435 - -	188 5 -	148 15 -	52 10 -	- - -	- - -	- - -	- - -
- - -	425 - -	185 5 -	192 10 -	60 - -	- - -	- - -	- - -	- - -
- - -	470 - -	174 - -	166 5 -	52 10 -	- - -	- - -	- - -	- - -
- - -	493 15 -	213 - -	207 10 -	73 10 -	- - -	- - -	- - -	- - -
- - -	547 15 -	222 - -	127 10 -	43 10 -	- - -	- - -	- - -	- - -
- - -	691 - -	337 10 -	275 - -	73 10 -	- - -	- - -	- - -	- - -
- - -	361 5 -	176 5 -	123 15 -	52 10 -	- - -	- - -	- - -	- - -
								15 s.
3 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.	
57 8 -	- - -	192 4 -	168 - -	- - -	184 2 6	174 10 -	- - -	190 16
11 8 -	- - -	7 16 -	12 10 -	- - -	16 17 6	17 - -	- - -	30 -
53 12 -	- - -	282 4 -	273 5 -	- - -	380 12 0	369 10 -	- - -	491 16
21 12 -	- - -	14 8 -	20 15 -	- - -	23 5 -	32 10 -	- - -	28 16
13 3 -	- - -	349 8 -	359 10 -	- - -	488 15 -	467 10 -	- - -	540 16
27 12 -	- 10 -	18 16 -	28 10 -	- - -	80 - -	37 10 -	- - -	45 -

Country, from 1844 to 1856.

					TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	- - -	3,082 18 -
- - -	- - -	- - -	- - -	- - -	3,341 5 6
- - -	- - -	- - -	- - -	- - -	3,506 6 6
- - -	- - -	- - -	- - -	- - -	3,578 8 -
- - -	- - -	- - -	- - -	- - -	3,120 14 6
- - -	- - -	- - -	- - -	- - -	3,188 4 6
- - -	- - -	- - -	- - -	- - -	3,561 4 6
- - -	- - -	- - -	- - -	- - -	3,603 11 6
- - -	- - -	- - -	- - -	- - -	3,561 17 6
- - -	- - -	- - -	- - -	- - -	3,631 18 -
- - -	- - -	- - -	- - -	- - -	2,030 14 6
15 s.	£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
68 5 -	42 - -	66 - -	30 - -	69 15 -	1,537 6 9
2 5 -	1 - -	- - -	- - -	- - -	24 15 7
53 5 -	56 - -	58 10 -	10 - -	121 10 -	1,794 8 -
12 - -	17 - -	- - -	- - -	- - -	125 19 10
103 10 -	108 - -	118 10 -	60 - -	234 - -	2,174 12 -
13 10 -	13 - -	- - -	- - -	- - -	148 11 4
					TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	- - -	8,733 15 -
- - -	- - -	- - -	- - -	- - -	10,104 4 -
- - -	- - -	- - -	- - -	- - -	9,542 19 6
- - -	- - -	- - -	- - -	- - -	9,939 12 6
- - -	- - -	- - -	- - -	- - -	9,316 17 6
- - -	- - -	- - -	- - -	- - -	9,209 2 -
- - -	- - -	- - -	- - -	- - -	8,599 16 -
- - -	- - -	- - -	- - -	- - -	9,103 - 6
- - -	- - -	- - -	- - -	- - -	9,236 17 6
- - -	- - -	- - -	- - -	- - -	11,031 7 -
- - -	- - -	- - -	- - -	- - -	5,844 15 -
15 s.	£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
124 10 -	118 - -	103 10 -	28 - -	141 15 -	3,032 6 3
7 10 -	6 - -	4 10 -	2 - -	- - -	134 13 -
273 15 -	283 - -	183 - -	76 - -	362 5 -	5,332 4 10
14 5 -	13 - -	10 10 -	4 - -	11 5 -	255 6 7
327 - -	339 - -	237 - -	74 - -	402 15 -	6,270 10 4
22 10 -	21 - -	16 10 -	10 - -	9 - -	326 1 10

inguishing the principal Commercial and Manufacturing Districts in the former Country, from 1844 to 1856—*continued*

10s.	12s. 6d.	15s.	£. 1 5s.	£. 1 10s.				
s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s.
- -	4,572 8 -	2,797 10 -	1,701 5 -	2,530 10 -	- - -	- - -	- - -	- - -
10 -	5,401 19 6	3,528 - -	2,152 - -	2,979 - -	- - -	- - -	- - -	- - -
- -	5,277 10 -	3,614 10 -	2,206 5 -	3,075 10 -	- - -	- - -	- - -	- - -
10 -	5,168 15 -	3,303 15 -	1,883 15 -	2,406 - -	- - -	- - -	- - -	- - -
10 -	2,927 10 -	1,869 15 -	1,325 - -	1,272 - -	- - -	- - -	- - -	- - -
10 -	3,200 7 6	1,839 5 -	1,146 5 -	1,204 10 -	- - -	- - -	- - -	- - -
- -	3,334 15 -	2,108 15 -	1,367 10 -	2,004 - -	- - -	- - -	- - -	- - -
- -	4,136 17 6	2,742 10 -	1,611 5 -	2,280 - -	- - -	- - -	- - -	- - -
- -	4,748 15 -	3,310 - -	1,910 - -	2,362 10 -	- - -	- - -	- - -	- - -
10 -	6,735 12 -	4,953 5 -	3,072 10 -	3,513 - -	- - -	- - -	- - -	- - -
- -	4,244 7 6	3,216 15 -	1,947 10 -	2,490 - -	- - -	- - -	- - -	- - -
1s.	3s. 4d.	4s.	5s.	6s. 8d.	7s. 6d.	10s.	13s. 4d.	15s.
10 -	- - -	951 4 -	1,054 10 -	- - -	1,332 15 -	1,598 - -	- - -	1,415 5
9 -	129 16 8	700 - -	1,033 10 -	98 6 8	941 5 -	1,617 - -	107 6 8	1,053 15
18 -	- - -	1,620 16 -	1,940 5 -	- - -	2,767 17 6	3,505 - -	- - -	3,132 15
3 -	138 - -	1,369 4 -	1,854 - -	39 6 8	1,851 7 6	2,533 10 -	9 6 8	1,549 10
7 -	- - -	1,739 4 -	2,219 5 -	- - -	3,087 15 -	3,773 10 -	- - -	3,585 15
12 -	236 16 8	1,575 8 -	2,203 15 -	47 13 4	2,179 17 6	3,229 10 -	17 6 8	1,710 15
10s.	12s. 6d.	15s.	£. 1 5s.	£. 1 10s.				
s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s.
- -	1,288 2 6	559 10 -	143 15 -	112 10 -	- - -	- - -	- - -	- - -
- -	1,324 7 6	575 5 -	211 5 -	166 10 -	- - -	- - -	- - -	- - -
- -	1,417 10 -	670 10 -	178 15 -	207 - -	- - -	- - -	- - -	- - -
- -	1,348 15 -	518 5 -	243 15 -	229 10 -	- - -	- - -	- - -	- - -
- -	918 2 6	355 10 -	148 15 -	225 - -	- - -	- - -	- - -	- - -
- -	756 5 -	285 15 -	140 - -	195 - -	- - -	- - -	- - -	- - -
- -	803 2 6	319 10 -	135 - -	159 - -	- - -	- - -	- - -	- - -
- -	1,036 5 -	378 15 -	148 15 -	190 10 -	- - -	- - -	- - -	- - -
- -	993 2 6	378 15 -	188 15 -	163 10 -	- - -	- - -	- - -	- - -
- -	1,085 - -	461 10 -	242 10 -	127 10 -	- - -	- - -	- - -	- - -
- -	686 5 -	282 - -	117 10 -	63 - -	- - -	- - -	- - -	- - -
3s.	3s. 4d.	4s.	5s.	6s. 8d.	7s. 6d.	10s.	13s. 4d.	15s.
10 -	- - -	304 4 -	274 5 -	- - -	349 10 -	321 - -	- - -	190 1
14 -	3 - -	81 16 -	90 10 -	3 6 8	67 10 -	40 10 -	- - -	30
19 -	- - -	512 8 -	555 15 -	- - -	756 - -	694 - -	- - -	491
22 -	6 13 4	90 16 -	117 15 -	- - -	115 17 6	71 - -	- - -	28 1
14 -	- - -	547 12 -	602 - -	- - -	835 2 6	718 - -	- - -	540 1
9 -	17 3 4	123 16 -	110 - -	1 - -	118 10 -	88 10 -	- - -	45

				TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	33,350 3 -
- - -	- - -	- - -	- - -	37,254 14 6
- - -	- - -	- - -	- - -	39,231 6 6
- - -	- - -	- - -	- - -	36,115 12 -
- - -	- - -	- - -	- - -	28,422 7 6
- - -	- - -	- - -	- - -	29,804 12 6
- - -	- - -	- - -	- - -	28,976 - -
- - -	- - -	- - -	- - -	32,540 2 6
- - -	- - -	- - -	- - -	39,560 - -
- - -	- - -	- - -	- - -	48,777 2 -
- - -	- - -	- - -	- - -	30,376 8 6
£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
1,845 - -	2,208 - -	998 - -	2,317 10 -	18,644 3 6
763 - -	888 10 -	412 - -	747 - -	12,213 6 9
3,452 - -	4,216 10 -	1,830 - -	3,804 15 -	35,131 13 9
1,431 - -	1,815 10 -	358 - -	1,190 5 -	20,132 4 2
3,880 - -	4,542 - -	2,024 - -	4,434 15 -	38,720 4 5
1,829 - -	1,071 - -	808 - -	1,505 5 -	24,939 5 9
				TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	11,994 19 -
- - -	- - -	- - -	- - -	12,157 7 6
- - -	- - -	- - -	- - -	12,429 10 -
- - -	- - -	- - -	- - -	12,168 12 -
- - -	- - -	- - -	- - -	10,661 14 6
- - -	- - -	- - -	- - -	10,225 7 6
- - -	- - -	- - -	- - -	10,410 4 -
- - -	- - -	- - -	- - -	11,255 2 6
- - -	- - -	- - -	- - -	11,009 15 -
- - -	- - -	- - -	- - -	10,589 12 6
- - -	- - -	- - -	- - -	6,012 13 -
£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
190 - -	141 - -	82 - -	87 15 -	3,486 9 10
15 - -	13 10 -	- - -	6 15 -	899 2 4
358 - -	300 - -	102 - -	301 10 -	6,963 11 2
16 - -	7 10 -	2 - -	4 10 -	1,320 6 5
386 - -	354 - -	60 - -	184 10 -	7,355 17 9
20 - -	9 - -	4 - -	2 5 -	1,480 2 8

Ireland, and the United Kingdom

B s.	7 s. 6 d.	8 s. 6 d.
s. d.	£. s. d.	£. s. d.
18 -	- - -	235 17 -
2 -	- - -	229 1 -
8 -	- - -	255 17 -
- -	- - -	277 19 -
8 -	- - -	222 5 -
14 -	- - -	237 6 -
- -	- - -	294 10 6
- -	- - -	310 13 6
14 -	- - -	344 13 6
16 -	- - -	420 15 6
16 -	- - -	196 15 6

B d.	2 s.	2 s. 6 d.
-	160 14 -	- - -
6 8 -	45 14 -	- 7 6 -
-	385 2 -	- - -
- -	99 18 -	2 12 0 -
-	530 8 -	- - -
0 -	129 6 -	1 5 -

	7 s. 6 d.	8 s. 6 d.
d.	£. s. d.	£. s. d.
-	- - -	646 - -
-	- - -	788 7 6
-	- - -	850 17 -
-	- - -	858 14 -
-	- - -	711 11 6
-	- - -	782 17 -
-	- - -	852 19 6
-	- - -	833 10 6
-	- - -	716 19 6
-	- - -	944 7 -
-	- - -	612 17 -

	2 s.	2 s. 6 d.
-	331 2 -	- - -
4 -	34 18 -	6 2 6
-	637 4 -	- - -
8 -	66 - -	3 15 -
-	733 2 -	- - -
8 -	96 10 -	1 15 -

distinguishing the principal Commercial and Manufacturing Districts in the former Country, from 1844 to 1856—

10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.			
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	165 12 6	51 15 -	48 15 -	15 - -	- - -	- - -	- - -
- - -	162 10 -	42 15 -	47 10 -	24 - -	- - -	- - -	- - -
- - -	174 7 6	73 10 -	51 5 -	27 - -	- - -	- - -	- - -
- - -	168 2 6	63 - -	48 15 -	19 10 -	- - -	- - -	- - -
- - -	142 10 -	76 10 -	18 15 -	10 10 -	- - -	- - -	- - -
- - -	161 5 -	69 - -	27 10 -	7 10 -	- - -	- - -	- - -
- - -	220 - -	75 - -	52 10 -	7 10 -	- - -	- - -	- - -
- - -	312 10 -	180 10 -	67 10 -	19 10 -	- - -	- - -	- - -
- - -	306 5 -	146 10 -	68 15 -	24 - -	- - -	- - -	- - -
- - -	421 17 6	281 - -	121 5 -	36 - -	- - -	- - -	- - -
- - -	256 17 6	141 - -	60 - -	30 - -	- - -	- - -	- - -

8 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.
116 5 -	- - -	85 10 -	85 - -	- - -	92 5 -	119 10 -	- - -
87 19 -	2 10 -	23 16 -	24 - -	- - -	23 12 6	18 10 -	- - -
238 10 -	- - -	151 12 -	149 5 -	- - -	163 17 6	249 - -	- - -
72 3 -	1 - -	50 12 -	49 - -	- - -	46 2 6	54 - -	- - -
369 9 -	- - -	252 16 -	253 10 -	- - -	804 17 6	349 10 -	- - -
98 17 -	1 - -	64 4 -	66 10 -	- - -	54 7 6	90 - -	- - -

10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.			
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	448 2 6	174 15 -	85 5 -	61 10 -	- - -	- - -	- - -
- - -	562 10 -	268 10 -	83 15 -	99 - -	- - -	- - -	- - -
- - -	625 - -	287 5 -	116 - -	93 - -	- - -	- - -	- - -
- - -	641 5 -	322 10 -	119 10 -	111 - -	- - -	- - -	- - -
- - -	491 17 6	222 - -	97 10 -	108 - -	- - -	- - -	- - -
- - -	579 7 6	215 5 -	80 - -	96 - -	- - -	- - -	- - -
- - -	649 7 6	224 5 -	83 15 -	67 10 -	- - -	- - -	- - -
- - -	638 2 6	220 10 -	55 - -	54 - -	- - -	- - -	- - -
- - -	691 5 -	310 10 -	102 10 -	94 10 -	- - -	- - -	- - -
- - -	906 5 -	485 5 -	183 15 -	160 10 -	- - -	- - -	- - -
- - -	683 15 -	425 5 -	185 - -	100 10 -	- - -	- - -	- - -

8 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.
258 6 -	- - -	230 4 -	186 10 -	- - -	282 15 -	185 10 -	- - -
31 19 -	5 10 -	23 16 -	46 15 -	5 13 4	23 12 6	52 - -	- - -
427 13 -	- - -	323 8 -	808 5 -	- - -	375 7 6	306 - -	- - -
62 11 -	2 10 -	46 4 -	82 15 -	1 - -	49 17 6	108 10 -	- - -
471 15 -	- - -	391 4 -	409 - -	- - -	489 15 -	404 - -	- - -
68 17 -	- 6 8	51 8 -	102 5 -	- - -	60 - -	108 - -	- - -

ntinued.										Kingdom,	
										8 s. 6 d.	
										£. s. d.	
										526 11 6	
										665 19 6	
										848 14 6	
										919 5 6	
										855 19 -	
										830 - 6	
										833 7 -	
										,020 4 6	
										,089 19 6	
										,341 17 6	
										745 - 6	
										2 s. 6 d.	
										. . .	
										23 17 6	
										14 5 -	
										. . .	
										11 12 6	
										8 s. 6 d.	
										£. s. d.	
										1,982 5 -	
										1,330 13 6	
										1,509 2 -	
										1,594 10 -	
										1,960 3 6	
										1,971 9 6	
										1,398 12 6	
										1,292 1 -	
										1,365 6 6	
										1,888 2 -	
										1,521 18 6	
										2 s. 6 d.	
										. . .	
										5 7 6	
										21 10 -	
										18 17 6	

distinguishing the principal Commercial and Manufacturing Districts in the former Country, from 1844 to 1856—continued.

10s.	12s. 6d.	15s.	£. 1 5s.	£. 1 10s.				
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- -	418 2 6	186 - -	38 15 -	36 - -	- - -	- - -	- - -	- - -
- -	570 - -	235 10 -	52 10 -	27 - -	- - -	- - -	- - -	- - -
- -	750 - -	272 - -	72 10 -	45 - -	- - -	- - -	- - -	- - -
- -	823 2 6	317 10 -	101 5 -	72 - -	- - -	- - -	- - -	- - -
- -	697 10 -	211 10 -	58 15 -	57 - -	- - -	- - -	- - -	- - -
- -	642 10 -	233 5 -	52 10 -	52 10 -	- - -	- - -	- - -	- - -
- -	754 7 6	337 10 -	86 5 -	46 10 -	- - -	- - -	- - -	- - -
- -	881 5 -	388 10 -	77 10 -	37 10 -	- - -	- - -	- - -	- - -
- -	948 4 6	351 - -	96 5 -	58 10 -	- - -	- - -	- - -	- - -
- -	1,293 12 6	644 5 -	169 15 -	153 - -	- - -	- - -	- - -	- - -
23 10 -	809 7 6	342 15 -	122 10 -	57 - -	- - -	- - -	- - -	- - -
8s.	3s. 4d.	4s.	5s.	6s. 8d.	7s. 6d.	10s.	13s. 4d.	15s.
30 6 -	- - -	253 16 -	321 10 -	- - -	307 10 -	330 - -	- - -	400 10 -
57 18 -	24 3 4	36 8 -	95 15 -	9 13 4	45 - -	101 - -	4 - -	43 10 -
37 11 -	- - -	350 16 -	367 5 -	- - -	535 2 6	462 10 -	- - -	357 15 -
11 15 -	7 - -	64 12 -	127 10 -	6 - -	93 7 6	215 10 -	- - -	63 - -
46 4 -	- - -	423 8 -	421 15 -	- - -	708 15 -	607 - -	- - -	543 - -
42 7 -	5 3 4	90 12 -	146 15 -	6 6 8	117 7 6	242 10 -	- - -	92 5 -
10s.	12s. 6d.	15s.	£. 1 5s.	£. 1 10s.				
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- -	1,532 8 6	642 15 -	203 15 -	121 10 -	- - -	- - -	- - -	- - -
- -	2,216 6 -	819 10 -	291 5 -	190 10 -	- - -	- - -	- - -	- - -
1 - -	2,037 10 -	783 15 -	258 15 -	216 - -	- - -	- - -	- - -	- - -
- -	2,300 - -	862 10 -	221 5 -	151 10 -	- - -	- - -	- - -	- - -
- -	1,634 15 -	543 10 -	153 15 -	115 10 -	- - -	- - -	- - -	- - -
- -	1,641 2 6	584 5 -	102 10 -	63 - -	- - -	- - -	- - -	- - -
- -	2,145 15 -	842 5 -	245 - -	177 - -	- - -	- - -	- - -	- - -
- -	2,111 17 6	881 - -	218 15 -	132 - -	- - -	- - -	- - -	- - -
- -	2,115 1 -	1,033 10 -	232 10 -	166 10 -	- - -	- - -	- - -	- - -
5 - -	2,694 1 6	1,366 - -	446 15 -	273 - -	- - -	- - -	- - -	- - -
37 10 -	1,483 2 6	729 15 -	241 5 -	162 - -	- - -	- - -	- - -	- - -
8s.	3s. 4d.	4s.	5s.	6s. 8d.	7s. 6d.	10s.	13s. 4d.	15s.
11 14 -	- - -	470 16 -	450 - -	- - -	645 - -	601 10 -	- - -	461 5 -
49 12 -	7 3 4	178 8 -	216 10 -	7 6 8	178 10 -	215 - -	- - -	120 15 -
10 16 -	- - -	1,006 16 -	1,133 5 -	- - -	1,375 2 6	1,486 10 -	- - -	1,098 15 -
19 18 -	27 10 -	291 4 -	354 5 -	33 13 4	261 - -	376 - -	- - -	175 15 -
18 18 -	- - -	1,235 8 -	1,407 10 -	- - -	1,826 12 6	1,831 10 -	- - -	1,338 15 -
10 2 -	9 3 4	366 16 -	438 10 -	6 13 4	363 7 6	426 - -	2 13 4	230 5 -

				TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	10,048 12 6
- - -	- - -	- - -	- - -	11,230 9 6
- - -	- - -	- - -	- - -	12,167 5 6
- - -	- - -	- - -	- - -	13,901 - -
- - -	- - -	- - -	- - -	14,072 19 6
- - -	- - -	- - -	- - -	14,036 7 -
- - -	- - -	- - -	- - -	14,416 5 -
- - -	- - -	- - -	- - -	15,492 17 6
- - -	- - -	- - -	- - -	15,907 3 -
- - -	- - -	- - -	- - -	18,043 10 6
- - -	- - -	- - -	- - -	9,692 1 -
£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
160 - -	126 - -	50 - -	42 15 -	4,477 17 8
36 - -	18 - -	6 - -	6 15 -	921 15 6
243 - -	217 10 -	94 - -	114 15 -	6,731 1 4
45 - -	19 10 -	4 - -	2 5 -	1,381 7 1
312 - -	229 10 -	106 - -	117 - -	7,939 7 9
72 - -	31 10 -	8 - -	4 10 -	1,627 11 1
				TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	19,885 15 -
- - -	- - -	- - -	- - -	22,634 1 6
- - -	- - -	- - -	- - -	24,108 19 6
- - -	- - -	- - -	- - -	23,179 5 -
- - -	- - -	- - -	- - -	20,940 16 -
- - -	- - -	- - -	- - -	21,010 6 -
- - -	- - -	- - -	- - -	24,562 13 6
- - -	- - -	- - -	- - -	25,255 9 6
- - -	- - -	- - -	- - -	25,296 15 6
- - -	- - -	- - -	- - -	26,282 15 -
- - -	- - -	- - -	- - -	16,134 10 -
£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
443 - -	280 10 -	120 - -	205 - -	7,311 16 -
99 - -	75 - -	20 - -	18 - -	2,220 10 9
969 - -	621 - -	200 - -	391 10 -	15,192 - 9
132 - -	105 - -	52 - -	36 - -	3,708 14 3
940 - -	622 10 -	278 - -	636 15 -	18,349 18 -
186 - -	109 10 -	22 - -	22 10 -	4,475 3 -

d, Ireland, and the United Kingdom,

6 s.	7 s. 6 d.	8 s. 6 d.
£. s. d.	£. s. d.	£. s. d.
29 14 -	- - -	5,041 18 -
01 12 -	11 1 -	5,638 5 6
59 16 -	- - -	5,536 11 6
26 18 -	- 7 6	5,964 8 6
16 12 -	9 15 -	5,241 3 6
74 - -	12 15 -	5,135 3 -
02 18 -	3 17 6	4,751 7 6
26 14 -	2 9 -	4,736 7 -
76 15 -	4 18 6	4,821 4 -
14 14 -	4 2 6	5,768 15 -
83 14 -	36 - -	3,179 17 -
s. 8 d.	2 s.	2 s. 6 d.
- - -	2,990 4 -	- - -
2 9 3	188 14 -	4 12 6
- - -	5,683 10 -	- - -
5 15 -	443 14 -	9 - -
- - -	6,270 8 -	- - -
8 1 8	498 18 -	9 - -
6 s.	7 s. 6 d.	8 s. 6 d.
£. s. d.	£. s. d.	£. s. d.
68 - -	606 - -	15,874 3 6
47 4 -	858 - -	18,275 17 -
70 8 -	880 10 -	17,852 2 6
25 8 -	970 17 6	18,116 1 -
18 10 -	309 7 6	14,444 1 -
69 4 -	510 7 6	14,227 14 6
87 4 -	1,102 2 6	15,462 7 -
54 8 -	650 5 -	16,833 8 -
77 4 -	1,025 12 6	16,150 8 6
24 2 -	1,366 10 -	19,866 4 -
53 16 -	534 - -	9,569 14 6
s. 8 d.	2 s.	2 s. 6 d.
- - -	6,735 2 -	- - -
23 18 4	6,700 - -	1,412 10 -
- - -	11,368 12 -	- - -
56 18 4	9,830 2 -	1,465 2 6
- - -	13,116 16 -	- - -
46 5 -	10,602 - -	2,202 17 6

SELECT COMMITTEE ON THE BANK

distinguishing the principal Commercial and Manufacturing Districts in the former Country, from 1844 to 1856—continued.

10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.					
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	s. d.	£.
- - -	3,166 3 6	1,100 15 -	493 - -	334 10 -	- - -	- - -	- - -	- - -	- - -
- 10 -	3,751 12 6	1,378 10 -	598 10 -	474 - -	- - -	- - -	- - -	- - -	- - -
4 10 -	4,046 - 6	1,730 15 -	773 10 -	613 - -	- - -	- - -	- - -	- - -	- - -
- - -	4,206 5 -	1,731 10 -	880 15 -	521 10 -	- - -	- - -	- - -	- - -	- - -
3 - -	3,537 4 -	1,454 15 -	746 15 -	558 - -	- - -	- - -	- - -	- - -	- - -
50 10 -	3,470 4 -	1,333 15 -	583 15 -	393 - -	- - -	- - -	- - -	- - -	- - -
12 - -	3,460 2 6	1,397 10 -	518 15 -	336 - -	- - -	- - -	- - -	- - -	- - -
1 - -	3,395 10 6	1,328 10 -	506 5 -	400 10 -	- - -	- - -	- - -	- - -	- - -
8 - -	3,543 5 6	1,300 5 -	535 - -	360 10 -	- - -	- - -	- - -	- - -	- - -
6 - -	4,256 7 -	1,820 15 -	817 - -	512 10 -	- - -	- - -	- - -	- - -	- - -
41 10 -	2,532 10 -	1,116 - -	431 5 -	313 10 -	- - -	- - -	- - -	- - -	- - -
3 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.	4 d.	
1,857 3 -	- - -	1,313 12 -	1,455 - -	- - -	1,356 7 6	1,353 10 -	- - -	- - -	9,27
139 13 -	3 3 4	109 12 -	109 - -	- 13 4	79 17 6	62 - -	- - -	13 4	9,37
3,445 4 -	- - -	2,076 8 -	2,204 5 -	- - -	2,380 17 6	2,066 10 -	- - -	- - -	15,37
246 18 -	5 16 8	169 - -	160 15 -	3 - -	132 15 -	115 10 -	1 6 8	13 4	11,41
3,791 8 -	- - -	2,284 16 -	2,502 - -	- - -	2,524 17 6	2,765 10 -	- - -	- - -	18,25
293 8 -	7 - -	171 16 -	179 10 -	3 13 4	140 5 -	160 - -	- 13 4	- -	15,15
10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.					
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	s. d.	£.
204 10 -	15,118 2 6	8,253 - -	4,518 15 -	3,126 - -	- - -	- - -	- - -	- - -	- - -
343 - -	17,259 7 6	10,385 5 -	5,423 15 -	4,821 - -	- - -	- - -	- - -	- - -	- - -
322 10 -	17,900 12 6	11,090 5 -	6,572 10 -	5,298 - -	- - -	- - -	- - -	- - -	- - -
409 - -	18,371 17 6	11,390 5 -	5,897 10 -	5,548 10 -	- - -	- - -	- - -	- - -	- - -
94 10 -	12,705 12 6	6,491 5 -	3,512 10 -	2,835 - -	- - -	- - -	- - -	- - -	- - -
139 - -	13,307 10 -	6,693 - -	3,471 5 -	2,595 - -	- - -	- - -	- - -	- - -	- - -
203 - -	14,792 10 -	8,367 15 -	4,015 - -	3,364 10 -	- - -	- - -	- - -	- - -	- - -
192 - -	16,834 7 6	9,400 5 -	4,647 - -	3,811 10 -	- - -	- - -	- - -	- - -	- - -
526 - -	15,920 - -	9,835 10 -	4,582 10 -	3,804 - -	- - -	- - -	- - -	- - -	- - -
654 10 -	21,075 - -	13,636 10 -	6,516 5 -	5,500 10 -	- - -	- - -	- - -	- - -	- - -
162 10 -	10,579 7 6	6,750 15 -	3,618 15 -	2,988 - -	- - -	- - -	- - -	- - -	- - -
3 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.	s. 4 d.	
5,860 4 -	- - -	4,941 - -	4,925 15 -	- - -	6,213 15 -	6,664 10 -	- - -	- - -	2,2
6,981 - -	1,424 10 -	6,868 - -	9,725 - -	1,338 6 8	8,232 15 -	11,907 10 -	1,349 6 8	3 - -	4
8,096 14 -	- - -	5,383 4 -	6,056 15 -	- - -	8,103 15 -	9,017 10 -	- - -	- - -	3,5
9,790 10 -	1,939 6 8	9,120 - -	13,359 15 -	698 13 4	12,064 2 6	17,126 - -	210 - -	2 - -	7
9,311 17 -	- - -	6,338 12 -	6,937 15 -	- - -	9,433 10 -	10,244 - -	- - -	- - -	3,7
11,035 10 -	2,967 6 8	10,456 - -	16,139 - -	941 13 4	14,915 5 -	22,309 - -	385 6 8	4 - -	9

continued.

					TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	- - -	90,792 7 -
- - -	- - -	- - -	- - -	- - -	93,863 19 6
- - -	- - -	- - -	- - -	- - -	92,564 4 6
- - -	- - -	- - -	- - -	- - -	94,412 10 6
- - -	- - -	- - -	- - -	- - -	89,716 9 6
- - -	- - -	- - -	- - -	- - -	90,372 2 -
- - -	- - -	- - -	- - -	- - -	86,677 6 6
- - -	- - -	- - -	- - -	- - -	85,218 6 -
- - -	- - -	- - -	- - -	- - -	83,717 15 -
- - -	- - -	- - -	- - -	- - -	84,742 13 -
- - -	- - -	- - -	- - -	- - -	45,876 13 -
15 s.	£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
1,093 10 -	700 - -	597 - -	258 - -	247 5 -	20,795 - 11
33 15 -	9 - -	18 - -	6 - -	4 10 -	1,258 12 10
1,833 - -	1,463 - -	1,187 - -	394 - -	535 10 -	36,648 11 6
59 - -	24 - -	25 10 -	2 - -	9 - -	2,222 9 8
1,886 5 -	1,302 - -	1,047 - -	326 - -	672 15 -	38,971 3 3
54 15 -	39 - -	13 10 -	14 - -	11 5 -	2,502 5 -
					TOTAL.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
- - -	- - -	- - -	- - -	- - -	201,385 1 -
- - -	- - -	- - -	- - -	- - -	217,367 19 -
- - -	- - -	- - -	- - -	- - -	219,475 13 -
- - -	- - -	- - -	- - -	- - -	225,256 11 -
- - -	- - -	- - -	- - -	- - -	183,899 11 6
- - -	- - -	- - -	- - -	- - -	186,599 9 -
- - -	- - -	- - -	- - -	- - -	197,460 1 6
- - -	- - -	- - -	- - -	- - -	205,476 17 -
- - -	- - -	- - -	- - -	- - -	204,295 10 6
- - -	- - -	- - -	- - -	- - -	224,628 10 -
- - -	- - -	- - -	- - -	- - -	102,589 17 -
15 s.	£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
5,224 10 -	5,126 - -	4,528 10 -	3,150 - -	4,124 5 -	71,174 9 11
8,057 5 -	6,484 - -	5,737 10 -	3,986 - -	6,111 - -	97,372 17 3
7,789 10 -	6,892 - -	6,801 - -	3,124 - -	6,408 - -	97,009 4 6
9,468 - -	8,354 - -	7,289 - -	4,942 - -	7,650 - -	124,744 13 1
9,372 15 -	8,225 - -	7,191 - -	3,298 - -	6,747 15 -	110,539 9 11
12,912 15 -	10,932 - -	10,473 - -	6,224 - -	11,522 5 -	157,366 3 2

(continued)

distinguishing the principal Commercial and Manufacturing Districts in the former Country, from 1844 to 1856—continued.

10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.				
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.
207 10 -	27,211 12 6	13,994 - -	7,323 5 -	6,391 10 -	- - -	- - -	- - -	-
347 10 -	31,931 3 -	17,573 15 -	8,986 15 -	8,902 10 -	- - -	- - -	- - -	-
337 - -	32,860 8 -	18,944 15 -	10,396 - -	9,670 10 -	- - -	- - -	- - -	-
417 10 -	33,810 - -	18,910 10 -	9,627 15 -	9,185 10 -	- - -	- - -	- - -	-
101 - -	23,627 11 6	11,458 - -	6,220 10 -	5,269 10 -	- - -	- - -	- - -	-
192 - -	24,312 6 6	11,477 15 -	5,810 - -	4,696 10 -	- - -	- - -	- - -	-
216 - -	26,776 17 6	13,882 10 -	6,692 10 -	6,244 10 -	- - -	- - -	- - -	-
197 - -	29,447 8 -	15,733 5 -	7,549 10 -	7,015 10 -	- - -	- - -	- - -	-
585 - -	30,024 18 6	16,934 5 -	7,851 5 -	7,092 10 -	- - -	- - -	- - -	-
698 - -	39,389 8 -	24,011 - -	11,842 5 -	10,382 10 -	- - -	- - -	- - -	-
651 - -	21,755 - -	13,233 - -	6,846 5 -	6,295 10 -	- - -	- - -	- - -	-
3 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.	
1,678 16 -	- - -	8,838 16 -	9,008 5 -	- - -	10,858 17 6	11,445 - -	- - -	9,27
8,523 6 -	1,599 16 8	8,031 16 -	11,356 - -	1,463 6 8	9,610 2 6	14,033 10 -	1,460 13 4	9,37
17,579 17 -	- - -	11,825 4 -	13,110 15 -	- - -	16,960 17 6	18,893 10 -	- - -	15,37
12,947 2 -	2,122 16 8	11,230 16 -	16,137 - -	781 13 4	14,643 15 -	20,845 10 -	220 13 4	11,41
20,062 10 -	- - -	13,675 12 -	15,237 10 -	- - -	19,792 10 -	21,304 10 -	- - -	18,25
14,563 4 -	3,244 10 -	12,932 8 -	19,429 - -	1,007 - -	17,986 17 6	26,719 10 -	406 - -	15,15
10 s.	12 s. 6 d.	15 s.	£. 1 5 s.	£. 1 10 s.				
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.
25 - -	6,101 17 6	3,058 10 -	1,771 5 -	1,099 10 -	- - -	- - -	- - -	-
- - -	7,640 - -	4,009 10 -	2,516 5 -	1,899 - -	- - -	- - -	- - -	-
6 - -	8,973 15 -	4,784 5 -	2,958 15 -	2,689 10 -	- - -	- - -	- - -	-
10 - -	9,530 - -	5,160 15 -	3,158 15 -	2,844 - -	- - -	- - -	- - -	-
1 10 -	6,625 12 6	3,609 15 -	2,117 10 -	1,764 - -	- - -	- - -	- - -	-
3 - -	6,625 - -	3,420 - -	2,132 10 -	1,773 - -	- - -	- - -	- - -	-
1 10 -	7,217 10 -	3,618 - -	2,552 10 -	1,456 10 -	- - -	- - -	- - -	-
2 10 -	8,146 17 6	4,028 5 -	2,280 - -	1,483 10 -	- - -	- - -	- - -	-
1 - -	6,988 2 6	3,436 10 -	1,826 5 -	1,363 10 -	- - -	- - -	- - -	-
22 10 -	9,198 15 -	4,612 10 -	2,351 5 -	1,768 10 -	- - -	- - -	- - -	-
19 - -	5,220 - -	2,633 5 -	1,186 5 -	1,002 - -	- - -	- - -	- - -	-
3 s.	3 s. 4 d.	4 s.	5 s.	6 s. 8 d.	7 s. 6 d.	10 s.	13 s. 4 d.	
2,265 3 -	- - -	1,911 16 -	2,182 15 -	- - -	2,730 15 -	2,828 - -	- - -	2,2
464 11 -	42 10 -	379 4 -	563 10 -	20 13 4	528 15 -	801 - -	6 - -	4
3,884 5 -	- - -	2,790 16 -	3,017 15 -	- - -	4,210 2 6	4,230 - -	- - -	3,5
719 17 -	54 - -	540 8 -	897 15 -	24 13 4	842 5 -	1,293 - -	12 - -	7
4,360 16 -	- - -	3,188 8 -	3,333 5 -	- - -	4,578 7 6	4,620 10 -	- - -	3,7
758 14 -	109 10 -	617 16 -	1,079 - -	20 6 8	920 5 -	1,617 10 -	4 - -	9

					TOTAL.
l. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
-	-	-	-	-	389,039 12 --
-	-	-	-	-	419,513 8 6
-	-	-	-	-	425,844 18 --
-	-	-	-	-	430,649 12 --
-	-	-	-	-	371,226 19 --
-	-	-	-	-	375,740 15 6
-	-	-	-	-	386,266 18 6
-	-	-	-	-	399,754 7 --
-	-	-	-	-	405,057 8 6
-	-	-	-	-	441,093 10 6
-	-	-	-	-	226,394 9 --
15 s.	£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
0 --	8,888 --	8,242 10 --	4,836 --	7,312 10 --	134,450 17 8
8 15	7,432 --	6,756 --	4,432 --	6,896 5 --	115,629 7 --
2 15	14,101 --	13,780 10 --	5,928 --	12,228 15 --	211,357 12 --
6 10	10,065 --	8,736 --	5,366 --	8,907 15 --	154,998 2 6
2 10	16,003 --	14,644 10 --	6,336 --	13,569 15 --	238,674 19 8
7 10	13,148 --	12,646 10 --	7,096 --	13,090 10 --	194,267 1 7
					TOTAL.
l. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
-	-	-	-	-	81,148 7 6
-	-	-	-	-	87,756 6 6
-	-	-	-	-	94,960 18 --
-	-	-	-	-	95,204 17 --
-	-	-	-	-	81,535 14 --
-	-	-	-	-	82,516 -- --
-	-	-	-	-	84,578 16 --
-	-	-	-	-	90,230 8 --
-	-	-	-	-	85,772 12 --
-	-	-	-	-	91,802 17 6
-	-	-	-	-	47,663 14 --
15 s.	£. 1.	£. 1 10 s.	£. 2.	£. 2 5 s.	
72 10	1,968 --	1,800 --	1,308 --	2,299 10 --	30,649 18 3
88 5	377 --	310 10 --	178 --	234 --	5,700 17 8
22 15	2,994 --	2,509 10 --	1,142 --	3,255 15 --	46,136 11 6
61 5	524 --	537 --	238 --	405 --	8,970 18 9
45 10	2,931 --	3,030 --	1,392 --	3,858 15 --	51,421 1 0
06 15	694 --	559 10 --	254 --	594 --	10,468 18 1

and, and the United Kingdom,

	7 s. 0 d.	8 s. 6 d.
l. s. d.	£. s. d.	£. s. d.
-	4 10 --	4,908 15 --
-	-- 7 6	5,516 10 --
-	3 -- --	5,929 16 --
-	11 5 --	5,473 11 6
-	-- -- --	3,853 8 6
-	1 2 6	3,028 13 --
-	-- -- --	3,216 16 6
-	-- 15 --	4,255 19 --
-	-- 15 --	3,972 9 6
-	6 -- --	4,816 10 6
-	-- 15 --	2,399 5 --
	2 s.	2 s. 6 d.
-	2,053 2 --	-- -- --
-	114 -- --	-- -- --
-	3,438 8 --	-- -- --
-	176 4 --	1 2 6
-	3,851 14 --	-- -- --
-	195 12 --	3 7 6
	7 s. 6 d.	8 s. 6 d.
l. s. d.	£. s. d.	£. s. d.
-	692 5 --	41,248 19 6
-	919 6 --	46,822 12 --
-	951 -- --	48,745 10 --
-	1,061 5 --	49,101 11 6
-	364 10 --	38,367 13 --
-	562 2 6	37,974 18 6
-	1,168 10 --	39,461 13 6
-	714 11 6	43,479 14 --
-	1,089 11 --	42,609 16 6
-	1,455 15 --	52,798 3 6
-	1,201 17 6	27,715 19 --
	2 s.	2 s. 6 d.
-	19,132 16 --	-- -- --
-	9,142 4 --	1,620 -- --
-	34,872 -- --	-- -- --
-	14,495 6 --	1,786 -- --
-	39,484 14 --	-- -- --
-	15,984 14 --	2,660 7 6

distinguishing the

10s.

£. s. d.

1 10 -

- 10 -

6 - -

7 10 -

- 10 -

4 10 -

1 - -

3 10 -

3s.

349 2

79 4

090 5

103 10

222 17

112 18

10s.

£. s. d.

24 - -

48 - -

49 - -

15 - -

13 - -

15 - -

12 - -

10 10 -

9 10 -

0 10 -

0 - -

3s.

33 1

37 1

14 7

70 9

16 3

14 11

13 - 8s

325

6

9.

h Three

TOTAL

reculation.

ST

Mbs.

£.

29.16

28.89

28.89

28.63

29.63

30.65

30.82

30.35

30.53

30.28

28.88

27.76

27.17

28.03

27.27

26.33

26.60

26.90

26.82

26.33

25.23

5.87

7.72

7.90

183 7.69

7.12

8.64

7.04

183 9.12

9.08

9.17

9.14

183 1.48

1.57

1.75

1.93

183 1.87

1.85

1.15

1.43

183 1.47

1.86

1.58

1.17

183 0.4

0.64

0.26

0.14

183 0.42

0.7

0.10

0.14

Appendix, No. 39.

PAPER presented by Mr. *Newmarch*, 5 June 1857.

BILLS OF EXCHANGE (INLAND BILLS), ENGLAND AND WALES.

STATEMENT of the TOTAL AMOUNTS DRAWN or CREATED during each Quarter of the Twenty-four Years, 1830-1853, distinguishing the Three Groups of Small, Medium, and Large Bills; with a Collateral Column of the Rate of Interest in *London* on First Class Bills during each Quarter, and also of the Average Circulation during each Quarter, of the Notes of the Bank of *England*, and of the Notes of Private and Joint Stock Banks of *England* and *Wales*.

The Bills included in Group I. may be called Small Bills, and represent chiefly Drafts upon Small Retailers, and Drafts by Retailers on Consumers. According to the Bankers' Returns (that is, according to the Data collected, in the manner explained at p. 585 of the Sixth Vol. of the History of Prices), the Average Amount of the Bills in this Group is 22 *l.* 6 *s.*, and the Average Usance 3·14 Months.

Group II.—Medium Bills represent chiefly Drafts by Wholesalers and Manufacturers upon Retailers. The Average Amount is 127 *l.*, and the Average Usance 3·45 Months.

Group III.—Large Bills represent chiefly Drafts by Importers on Manufacturers and Wholesalers, and by Manufacturers and Wholesalers on Exporters. The Average Amount is 1,055 *l.* 18 *s.*, and the Average Usance 4·20 Months.

15 s.		£.	Average Amount is 127 £., and the Average Usance 3·45 Months.								
Group III.—Large Bills represent chiefly Drafts by Importers on Manufacturers and Wholesalers, and by Manufacturers and Wholesalers on Exporters. The Average Amount is 1,055 £. 18 s., and the Average Usance 4·20 Months.			1.	2.	3.	4.	5.	6.	7.	8.	9.
0 -	8,838		THREE MONTHS ENDED	Bills of Exchange (Inland), England and Wales; Amounts Drawn or Created.				Market Rate of Discount in London.	Average Circulation during each Three Months of		
8 15 -	7,432			I. Small Bills.	II. Medium Bills.	III. Large Bills.	TOTAL Bills.		Bank of England.	Private and Joint Stock Banks of England and Wales.	TOTAL Circulation.
2 15 -	14,101			Mins.	Mins.	Mins.	Mins.	P' Cent. p' Ann.	Mins.	Mins.	Mins.
6 10 -	10,065			£.	£.	£.	£.		£.	£.	£.
2 10 -	16,003		0:—31 March	6 03	23·32	21·98	51·33	3 @ 2½	not given	not given	not given.
7 10 -	13,148		30 June -	5·74	22·21	21·05	49·00	2½ " 2½	"	"	"
			30 Sept. -	5·50	21·60	22·15	49·25	2½ " -	"	"	"
			31 Dec. -	4·90	20·61	22·08	47·59	2½ " 4	"	"	"
			1:—31 March	5·67	23·30	23·74	52·70	3 " 3½	"	"	"
			30 June -	5·45	22·87	23·89	52·21	3½ " 4	"	"	"
			30 Sept. -	5·45	23·42	24·70	53·57	4 " 3½	"	"	"
			31 Dec. -	5·06	21·75	22·05	48·86	4 " -	"	"	"
			2:—31 March	5·50	22·63	22·98	51·11	4 " 3½	"	"	"
			30 June -	5·50	22·61	20·17	48·28	3½ " -	"	"	"
			30 Sept. -	4·91	21·37	20·86	47·13	3 " -	"	"	"
			31 Dec. -	4·77	20·77	22·00	47·54	2½ " -	"	"	"
			3:—31 March	5·35	23·28	22·21	50·84	2½ " 2½	"	"	"
			30 June -	5·05	22·25	20·99	48·30	2½ " 2½	"	"	"
			30 Sept. -	5·03	21·94	24·67	51·63	2½ " 3	"	"	"
			31 Dec. -	5·46	26·54	36·12	68·12	3 " 3½	"	"	"
15 s.	£.		4:—31 March	4·91	22·50	25·90	53·30	3½ " 2½	19·14	10·13	29·27
			30 June -	4·81	22·30	23·83	50·93	3 " 3½	18·88	10·44	29·32
72 10 -	1,968		30 Sept. -	4·95	23 25	27·43	55·63	3½ " 4	19·08	10·06	29·14
88 5 -	371		31 Dec. -	4·59	21·72	25·46	51·77	3½ " 4	18·17	10·51	28·68
			5:—31 March	5·11	23·42	28·15	56·69	3½ " 3½	18·54	10·37	28·91
22 15 -	2,994		30 June -	5·24	24·08	27·87	57·19	3½ " 4	19·02	10·88	29·90
61 5 -	52		30 Sept. -	5·12	23·80	29·36	58·28	4 " 3½	18·28	10·44	28·72
			31 Dec. -	4·69	22·83	29·87	57·39	3½ " -	17·25	11·10	28·35
45 10 -	2,936		6:—31 March	5·30	26·08	32·64	64·02	3½ " 6	18·00	11·32	29·32
06 15 -	69		30 June -	5·23	25·12	34·49	64·84	3½ " "	17·89	12·16	30·05
			30 Sept. -	5·48	28·49	44·09	78·06	4 " "	18·11	12·71	30·82
			31 Dec. -	5·02	26·15	42·20	73·37	5 " "	17·30	12·78	30·08

TOTAL AMOUNTS Drawn or Created during each Quarter of the Twenty-four Years, 1830-1853—continued.

1.	2.	3.	4.	5.	6.	7.	8.	9.
THREE MONTHS ENDED	Bills of Exchange (Inland) England and Wales; Amounts Drawn or Created.				Market Rate of Discount in London. <i>P'Cent. p' Ann.</i>	Average Circulation during each Three Months of		
	I.	II.	III.	TOTAL		Bank of England.	Private and Joint Stock Banks of England and Wales.	TOTAL Circulation.
	Small Bills.	Medium Bills.	Large Bills.	Bills.				
	<i>Mlrs.</i> £.	<i>Mlrs.</i> £.	<i>Mlrs.</i> £.	<i>Mlrs.</i> £.		<i>Mlrs.</i> £.	<i>Mlrs.</i> £.	<i>Mlrs.</i> £.
1837:—31 March	5·39	26·73	42·36	74·47	6 @ 5	18·28	10·68	29·16
30 June -	5·51	25·53	31·99	63·02	5 " 4½	18·18	10·71	28·89
30 Sept. -	5·32	25·23	32·59	63·14	4½ " 3½	18·84	10·06	28·89
31 Dec. -	5·01	24·41	28·68	58·11	3½ " 3½	17·84	10·79	28·63
1838:—31 March	5·35	25·28	32·91	63·54	3½ " 3	18·86	10·77	29·63
30 June -	5·42	25·26	32·20	62·88	2½ " -	19·03	11·62	30·65
30 Sept. -	5·52	27·48	38·78	71·78	3 " 3½	19·58	11·24	30·82
31 Dec. -	4·87	26·16	37·14	68·16	3½ " -	18·31	12·04	30·35
1839:—31 March	5·41	27·80	39·66	72·87	3½ " -	18·30	12·23	30·53
30 June -	5·47	28·67	39·84	73·98	3½ " 5	18·06	12·22	30·28
30 Sept. -	5·54	30·07	46·42	82·03	5½ " 6½	17·86	11·02	28·88
31 Dec. -	5·02	27·87	41·80	74·69	6½ " 7½	16·38	11·38	27·76
1840:—31 March	5·67	29·49	41·59	76·75	7 " 4½	16·86	10·31	27·17
30 June -	5·54	28·68	39·41	73·63	4½ " 4½	16·93	11·10	28·03
30 Sept. -	5·78	29·67	43·88	79·33	4½ " -	17·30	9·97	27·27
31 Dec. -	5·08	27·12	38·46	70·67	5 " 6	16·33	10·00	26·33
1841:—31 March	5·73	29·01	40·76	75·51	6 " 5	16·56	10·04	26·60
30 June -	5·54	27·37	27·47	60·39	4½ " 5	16·66	10·24	26·90
30 Sept. -	5·57	27·90	42·93	76·41	5 " -	17·66	9·16	26·82
31 Dec. -	4·94	24·27	34·94	64·15	5 " 4½	16·86	9·47	26·33
1842:—31 March	5·56	25·47	36·92	67·94	5 " 3½	16·86	8·37	25·23
30 June -	5·34	24·42	34·05	63·82	3½ " -	17·00	8·27	25·27
30 Sept. -	5·29	23·74	33·48	62·51	3½ " 2½	19·72	8·00	27·72
31 Dec. -	4·87	22·24	28·06	55·17	2½ " 2½	19·48	8·42	27·90
1843:—31 March	5·24	23·17	30·93	59·34	2½ " 2	19·91	7·78	27·69
30 June -	5·38	23·09	28·70	57·17	2 " 2½	19·42	7·70	27·12
30 Sept. -	5·21	22·68	31·34	59·24	2 " -	19·49	7·15	26·64
31 Dec. -	4·73	21·49	28·68	54·89	2 " 2½	19·12	7·92	27·04
1844:—31 March	5·24	23·63	33·36	62·23	2½ " 2	20·77	8·35	29·12
30 June -	5·07	23·09	31·13	59·29	2 " 1½	21·32	8·76	30·08
30 Sept. -	5·24	24·13	35·98	65·35	1½ " -	21·43	7·74	29·17
31 Dec. -	4·53	22·58	32·06	59·18	1½ " 2	21·34	7·80	29·14
1845:—31 March	5·08	24·84	38·54	68·46	2½ " 2½	20·91	7·57	29·48
30 June -	5·05	24·91	37·48	67·43	2½ " -	21·76	7·81	29·57
30 Sept. -	5·08	25·58	43·62	74·28	2½ " 3	22·19	7·56	29·75
31 Dec. -	4·79	25·31	43·00	73·10	3 " 4½	22·35	7·58	29·93
1846:—31 March	5·14	25·82	46·82	77·78	4 " 5	21·16	7·71	28·87
30 June -	5·03	25·77	42·02	72·83	5 " 4	21·02	7·83	28·85
30 Sept. -	5·20	25·44	43·91	74·56	3½ " 3	21·67	7·48	29·15
31 Dec. -	4·63	24·09	40·06	68·78	3 " 4	21·83	7·60	29·43
1847:—31 March	5·21	26·42	47·30	78·93	4 " 6	20·69	7·78	28·47
30 June -	5·23	26·68	45·32	77·23	5 " 8	20·08	7·78	27·86
30 Sept. -	5·11	25·39	44·24	74·73	4½ " 10	19·33	7·25	26·58
31 Dec. -	4·80	23·48	34·40	62·69	10 " 4	20·16	7·01	27·17
1848:—31 March	5·14	23·37	31·90	60·41	4 " 3	18·91	6·13	25·04
30 June -	5·01	23·15	27·75	55·91	3½ " -	19·16	6·48	25·64
30 Sept. -	4·81	22·12	28·78	55·72	3 " -	19·17	6·09	25·26
31 Dec. -	4·67	21·84	26·10	52·61	3 " 2½	18·72	6·42	25·14
1849:—31 March	5·07	22·83	28·20	56·11	"	19·26	6·16	25·42
30 June -	5·08	22·86	27·37	55·31	"	19·70	6·37	26·07
30 Sept. -	5·10	22·66	28·07	55·83	2½ " 2	19·54	5·96	25·50
31 Dec. -	4·74	21·97	28·23	54·93	2 " 1½	19·08	6·36	25·44

TOTAL AMOUNTS Drawn or Created during each Quarter of the Twenty-four Years 1830-1858—continued.

1.	2.	3.	4.	5.	6.	7.	8.	9.
THREE MONTHS ENDED	Bills of Exchange (Inland), England and Wales; Amounts Drawn or Created.				Market Rate of Discount in London.	Average Circulation during each Three Months of		
	I.	II.	III.	TOTAL		Bank of England.	Private and Joint Stock Banks of England and Wales.	TOTAL Circulation.
	Small Bills.	Medium Bills.	Large Bills.	Bills.				
	Mlrs. £.	Mlrs. £.	Mlrs. £.	Mlrs. £.	P Cent. p' Ann.	Mlrs. £.	Mlrs. £.	Mlrs. £.
1850:—31 March	4.95	22.92	80.13	58.00	2 @ 2½	20.20	6.27	26.47
30 June -	5.01	23.41	81.28	59.70	"	20.82	6.49	27.31
30 Sept. -	5.00	23.67	84.76	68.42	"	20.98	6.16	27.14
31 Dec. -	4.63	22.91	82.86	60.41	2½ „ 3½	20.36	6.39	26.75
1851:—31 March	4.91	24.38	86.21	65.51	2½ „ 3	20.32	6.18	26.50
30 June -	4.94	24.10	86.78	65.82	"	20.47	6.39	26.86
30 Sept. -	4.92	24.38	87.73	67.04	2½ „ -	21.01	5.92	26.93
31 Dec. -	4.73	23.56	82.28	60.57	2½ „ 2	20.75	6.26	27.01
1852:—31 March	5.12	24.66	83.58	63.36	2 „ -	21.49	6.17	27.66
30 June -	4.98	23.66	84.15	62.74	1½ „ 2	22.81	6.42	29.23
30 Sept. -	4.86	24.77	89.88	69.52	"	24.08	6.31	30.39
31 Dec. -	4.64	23.33	89.58	67.55	"	24.34	6.76	31.10
1853:—31 March	4.70	24.88	46.55	76.13	2 „ 3½	24.01	6.77	30.78
30 June -	4.60	24.82	45.86	75.27	2 „ 2½	24.43	6.85	31.28
30 Sept. -	4.58	26.82	56.75	88.14	3 „ 4½	24.38	6.73	31.11
31 Dec. -	4.70	29.47	52.52	86.69	4½ „ 5½	23.29	7.06	30.35

Note.—In all the preceding Columns (except Col. 6, Rate, &c.), the *four* figures at the unit end are omitted, thus 4.70 represents 4,700,000 l.

The Cols. 7, 8, and 9 of Bank Note Circulation are the average of the number of weeks ending nearest to the last days of the several quarters set forth in Col. 1.

The Stamp-Office Returns, from which the Bill Circulation in Cols. 2, 3, 4, and 5 is calculated, terminate strictly, on 5 April, 5 July, 10 October, and 5 January, but for the purposes of this Table, the Bill Circulation may be justly considered to correspond with the quarterly periods of the Bank Note Circulation.

The figures in col. 5 represent the total amount of inland bills drawn in England and Wales during each period of three months, 1830-53. The three groups composing those bills being drawn at average usance ranging from 3.14 months to 4.20 months, it follows therefore that having before us the total amount of bills *created* in each quarter of each year, we can only arrive at the average amount of bills in circulation at *one time* during the *whole* of each year, by applying with great care the element of usance. If, for example, the usance was precisely three months, the circulation of *inland* bills in England and Wales would be the amounts in Col. 5; but the usance is considerably *more* than three months, and therefore the inland bill circulation is *more* than is indicated by Col. 5.

I have explained elsewhere (*History of Prices*, Vol. VI. page 587-8), that as the general result of these inquiries, I have arrived at the conclusion, that at present (1857) the total bill circulation (inland and foreign) of the United Kingdom is constantly not much less than 180 millions sterling; and it is probable that it sometimes rises to 200 millions sterling.

The constant and close connexion between augmentations of the Bill Circulation and the occurrence of difficulties and pressure in the Money Market, is shown very clearly by the figures relating to at least six of the years included in the Table. For example:—

(1.) In 1836 the pressure which commenced in the autumn, led to an increase of the bill circulation of nearly 25 per cent., or from 65,000,000 in the quarter ended 5 July to 78,000,000 in the quarter ended 10 October 1836; and the amount of the bill circulation continued to range between 78,000,000 and 73,000,000 till the spring of 1837, when contemporaneously with a material fall in the rate of discount the bill circulation declined to 63,000,000 and 58,000,000.

(2.) In 1839 the amount of bills increased regularly with the rise of the rate of discount, until the bill circulation of 68,000,000 in October to December 1838, when the rate was 3½ per cent., rose to 82,000,000 in July to October 1839, when the rate was 6 per cent.

(3.) In October to December 1844, when the rate of discount was under 2 per cent., the bill circulation was only 59,000,000.

(4.) In October to December 1846, when the rate was 3 to 4 per cent., the bill circulation was 69,000,000; but it rose to 79,000,000 during the difficulties of January to March 1847, and remained at 75,000,000 to 78,000,000, till the removal of pressure by the Government letter of October 1847.

(5.) In July to October 1852, with a rate of $1\frac{1}{2}$ to 2 per cent., the bill circulation was 68,000,000; but it rose to 84,000,000 to 88,000,000 during the pressure of August to December 1853.

Nor further does there appear to be any correspondence or similarity or connexion between variations in the note circulation, and the variations in the bill circulation: For example :—

(1.) In the quarter ended 30 September 1847, the *note* circulation was 26,580,000 *l.*, and the bill circulation 74,780,000 *l.* In the quarter ended 30 June 1849, the note circulation had fallen only half a million, or to 26,070,000 *l.*, while the bill circulation had fallen nearly 20 millions, or to 55,310,000 *l.*

(2.) In the quarter ended 30 September 1852, the *note* circulation was 30,390,000 *l.* and the bill circulation 69,520,000 *l.* In the quarter ended 31 December 1853, the note circulation was as nearly as possible the same (30,350,000 *l.*); but the bill circulation had risen 25 per cent., or to 86,690,000 *l.*

Globe Insurance, Cornhill, }
5 June 1857.

Wm. Newmarch.

Appendix, No. 40.

MINUTE of the COURT of DIRECTORS of the BANK, 19 February 1857, relative to the provisions of the Act 8 & 9 Will. 3, regulating the ELECTION of DIRECTORS. Appendix, No. 40.

At a Court of Directors, Bank of England, Thursday, 19th February 1857.

Resolved,

That the provision in the Act 8 & 9 Will. 3, c. 20, s. 52, viz.,

“That on all future Elections of Directors there shall not be chosen above two-thirds ($\frac{2}{3}$) of those who were Directors the preceding year,” having been found very inconvenient,

The Governor be requested to endeavour to obtain an alteration of the law, so as to allow five-sixths instead of two-thirds to be re-elected.

John Bentley, Secretary.

Appendix, No. 41.

Appendix, No. 41. LETTERS from Managers of *Scotch Banks* relative to the Operation of the Bank Act of 1845.

BANK OF SCOTLAND.

Bank of Scotland.

Sir,

Edinburgh, 25 November 1856.

UPON the 17th instant we had the honour of acknowledging your letter of the 15th November, and we now proceed to make some remarks upon the operation of the Act passed in 1845 for the purpose of regulating the currency of Scotland.

We are not of opinion that the banks of issue and deposit have any control over the circulation, which, as the name imports, is the action of the public; but they can increase or diminish their advances of capital made through discounts and loans. These fluctuations can occur in their business, irrespective of the currency, or, if conducted through that medium, can be effected with small variations in its amount, provided the circulation is rapid and is managed with economy.

Such being the case, we have not found that the Act of 1845 has been attended with any important results upon the business of this bank. For some period previous to 1845 we were in the practice of maintaining a reserve of gold, silver, and notes of the Bank of England, varying probably between one-fourth and one-sixth of our notes in the hands of the public. This reserve was independent of the amount of the bank notes in our London accounts, which is always considerable. Since 1845 our reserves of a similar description have varied from one-half to one-third of our circulation. The loss of interest upon this increased reserve is the only direct change which we have experienced from the Scottish Currency Act. We have understood that one object of the Act was the regulation of those fluctuations in price, which result from overtrading. Without entering on the abstract part of this question, it may be sufficient to point out that the deposits and capital (paid up) of the Scottish banks cannot, on a fair estimate, be less than 63,000,000 £., whereas the gross circulation may be stated in round numbers at not more than 4,000,000 £., which in our experience is in the proportion of about one in nine of the whole sum under loan, and returns in ten days. It seems to us that such a circulation, so managed as to be a sufficient medium for the operations connected with the large trading means of the Scottish banks, proves that the regulation of the advances of capital, not of the circulation, is the correct rule for the purpose of avoiding violent fluctuations in commerce and manufactures.

It may be proper to observe, that we now charge a commission upon the advance of money on accounts when we undertake to keep such advances at the disposal of our connexions, to be used by them or not, as may suit their convenience. This charge was first imposed two years previous to the passing of the Act of 1845, and was intended to remunerate the bank for the option which it involves. We notice it because it is charged upon many transactions, in what are called cash credits, which have this optional character.

We would therefore say, upon the whole, that, with the exception of the expense of the additional reserve of gold, the Act of 1845 has been inoperative as regards this bank, and that we do not think it necessary to make any further comments upon it.

The operations of the Scottish banks are not however confined to Scotland, as our transactions are finally balanced in London, where a large proportion of our most important business is conducted through our correspondents. We therefore propose to make some remarks upon the Bank Charter Act of 1844. X

The 10th section of this Act has, we apprehend, produced an effect extremely favourable to the prosperity of Scotland. We have already pointed out the large means employed in Scotland by the banks for the encouragement of commerce, trade, and agriculture, and we may add, that at this period these means are so brought home to the door of every one that there are no less than 585 banking offices in the country, being in the proportion of one office to each 5,230 of the population.

The difference between the state of Scottish banking in 1844 and the present day, consists in this, that no new bank has been established since the Act of that year, and in consequence the excessive competition which then obtained, and which had the tendency to increase indefinitely the risk of banking operations, has now very much abated. The section refers to banks of issue exclusively; the practical effect has been what we have stated.

The inconvenience connected with the Bank Charter Act which we wish to bring under your notice, arises from the mechanical action of the 2d section.

X Although we do not admit what is termed the "Currency Theory," yet we considered that the Act of 1844 might be attended with good results, by enforcing self-reliance, and the maintenance of reserves upon bankers and merchants, and we are disposed to believe that this effect has in some degree been realised. But at a period of incipient discredit this provident disposition now rises to alarm, owing to the stringent provisions of the Act, and occasions hoarding. It seems to us that this is a fatal objection to the mechanical enactments, because in the proportion they are found to be inviolable will the alarm increase; and, on the other hand, it is equally clear that, if departed from once and again, they will become a dead letter.

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Bank of Scotland.

Taking into view, therefore, this point of experience, the delicate management required when a large importation of corn is necessary, and the inadequacy of a rise in the rate of interest to meet a high premium on gold connected with foreign demands, we are of opinion that when important cases of this description occur, they should be determined by the Board of Trade, under the recommendation of the Directors of the Bank of England.

It does not appear to us that a further issue of bank notes should take place against securities, but on looking back we are led to think that if the Bank had held an additional sum of 3,000,000*l.* of reserve since 1844, the position of that establishment would have been easy. We therefore believe that with this additional reserve (the cost of which we estimate at 100,000*l.* to 110,000*l.* per annum), with a vigilant and judicious administration in altering the rates of interest, and an appeal to Government in extreme cases, the Act of 1844 would be found satisfactory to the country.

It is of less consequence to remark, but we will also venture to say that the present publication of the state of the Bank's accounts must lead to false inferences, and, consequently, to unfounded presumption at one time and alarm at another, for the public cannot be acquainted with the whole truth bearing upon the Bank's position at any given period. If this information were given to Government, the state of the exchanges, the variations in the rate of interest, and such other notice as the course of the Bank's business might afford, would be a guide, so far as such indications can be made really useful; for it must always be remembered that, if reserves are not maintained by the individuals of the community, no notice can save them from serious loss and inconvenience at a period of discredit.

It is impossible to trace the latent action of the transactions of bankers and merchants upon the exchanges, although the result of agricultural deficiency is apparent when it occurs. It seems reasonable then that the Bank of England should receive some increased privilege from the country, if called upon to maintain a large reserve.

We should not have brought forward these remarks if we had not been honoured with your requisition, and if we had not found that our opinions on the Act of 1845 could not be stated fully and fairly without some reference to the Bank Charter Act. Neither should we have objected to a further trial of these Acts if they had appeared unobjectionable to Government, although we consider that those points in the Act of 1844 to which we have alluded must eventually be subjected to amendment.

The vast extension of trade, and the increased tendency to make London the centre of payments, seem also to point towards this conclusion.

The Right Hon.
Sir G. Cornwall Lewis, Bart.

I have, &c.
(signed) Alex. Blair.

ROYAL BANK OF SCOTLAND.

Sir,

Edinburgh, 3 December 1856.

I HAVE the honour to acknowledge receipt of your letter of the 15th ultimo, in reference to the operation of the Act 8 & 9 Vict. c. 35, regulating the issue of bank notes in Scotland; and having laid it before the Directors, I am desired to inform you that in the opinion of this bank nothing has occurred in the operation of that measure to raise any doubt of the soundness of the principle on which the Act was founded, or to support the opinion entertained by some that the Act has placed undue restrictions on the power of the banks to accommodate the public.

Royal Bank of
Scotland.

But while entirely approving of the policy of the Act, it appears to us to be worthy of consideration whether the amount of circulation assigned to the banks in Scotland may not be enlarged with advantage to the community, and without detracting from the principle of the Act. This suggestion is founded not alone on the altered circumstances of the country and the great extension of commerce since the passing of the Act, but also on the fact that the averages which were adopted as the rule for fixing the authorised circulation of the banks were, from the cause to be explained, the minimum amounts of their issues at the time. The returns of circulation furnished previously by the banks, and from which these averages were deduced, had been made up immediately after the banks had mutually exchanged their notes, and when, consequently, their issues were at the lowest point. But it has not been found practicable to make the returns under the Act 1845 at the same point of time, and in this way the apparent circulation is increased by notes not in the hands of the public, but in the tills of other banks awaiting next exchange.

Should the authorised circulation of the banks be revised, it is submitted that in so far at least

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Royal Bank of
Scotland.

least as regards any increase to be made, some effect should be given to the amount of paid-up capital of the different banks.

It would be a convenience to the banks, and a saving of expense, were the period for striking the averages extended to eight weeks. The large monetary transactions of Scotland, arising out of the transfer of land and landed securities, are settled in Edinburgh at the terms of Whitsunday and Martinmas, and a large issue of notes is required at these terms, not for general circulation, but to settle the transactions referred to. Generally speaking, these additional issues do not reach the public at all, but rest with the other banks till the following exchange. Were the averages extended as proposed, the returns of the circulation would not be materially altered, while the banks would escape the risk and expense of bringing gold from London to meet a mere temporary and exceptional exigency, unconnected with the real extent of their circulation, and which in many cases has immediately to be sent back.

The Right Hon.
Sir G. Cornewall Lewis, Bart.

I have, &c.
(signed) *James Wright, Secretary.*

BRITISH LINEN COMPANY BANK.

British Linen Com-
pany Bank.

Sir,

Edinburgh, 25 November 1856.

I HAVE the honour to acknowledge your letter of the 15th current, which I duly received and communicated to the Directors and principal officers of this bank.

I now beg to report to you that the opinions entertained here as to the operation of the Act 8 & 9 Vict. c. 38, are to the effect that all the provisions of the Act are very judicious and salutary, and well calculated to maintain a moderate amount of specie within Scotland in support of the paper currency.

So far as the experience of this bank goes, no inconvenience has been produced by the Act to the banks or to the public, and I take the liberty to express the hope that no relaxation or change will be made in its terms, lest its efficiency should be impaired.

The Right Hon.
The Chancellor of the Exchequer.

I have, &c.
(signed) *Tho. Corrie.*

COMMERCIAL BANK OF SCOTLAND.

Commercial Bank of
Scotland.

Sir,

Edinburgh, 27 November 1856.

I AM instructed by the Directors of the Commercial Bank of Scotland to state, in reply to your letter of the 15th instant, that the Act of 1845 (8 & 9 Vict. c. 38,) regulating the issue of bank notes in Scotland, is a measure which, as a whole, has met with their approval, and it does not occur to them to suggest any alterations in its provisions.

Our Directors are of opinion that that Act, taken in conjunction with the provision in the Bank of England Charter Act of the previous Session of Parliament, prohibiting the formation of any new banks of issue, has worked well in practice, and has proved beneficial, not only to the banks themselves, but also to the general interests of the community.

Our Directors are aware that objections have been stated to the details of the measure, particularly in respect to the limitation of the issues of the various banks, and the obligation upon them to hold specie against any excess in such issues. But so far as this bank is concerned, our Directors do not complain of these provisions of the statute, and do not feel any hardship in holding specie as required of them by law. At the same time, if it shall seem wise to Her Majesty's Government to propose the relaxation of the law affecting the limitation of the circulation of the banks in Scotland, in consequence of the extension of the trade of the kingdom, our Directors can see no harm, as regards the safety of the public, in such modification of the statute.

Our Directors are strongly of opinion that any alteration in the present laws affecting banking in Scotland which would admit of excessive competition in banking, such as existed previous to 1844, would be highly injurious to the true interests of the public, by encouraging wild speculation, and extremely detrimental, probably most hazardous, to the numerous class of persons engaged, or who might be engaged, as shareholders in the Scottish banks.

There never was a period in which Scotland has made such rapid progress in improvement and material prosperity as during the 12 years since 1844. The banks have been fully able to give all due facilities to the extension of trade during that time, and have opened a great many additional offices throughout the country for the accommodation of the community. The competition of the various establishments has been very active, and every legitimate want of the public has been supplied.

The Directors of the Commercial Bank could not, therefore, approve of any measure calculated to make any important change in the principles of the existing laws affecting the practice of banking in Scotland.

The Right Hon.
Sir G. Cornewall Lewis, Bart., M.P.

I have, &c.
(signed) *A. K. Mackenzie, Manager.*

NATIONAL BANK OF SCOTLAND.

Sir,

Edinburgh, 29 November 1856.

I HAVE received and submitted to the Directors of this bank the letter with which you have favoured me, dated the 15th instant, and am desired to say in reply to it, that nothing occurs to us to suggest in reference to the Scotch Issue Act, 8 & 9 Vict. c. 38, unless that it might be expedient to revise and extend the amount which each of the Scotch banks is at present authorised by certificate to issue, by assuming (as was done in 1845) the average circulation during the last twelve months as the basis of the new certificates.

Some parties appear to have an impression that the Act imposes unnecessary restrictions upon the banks, and thus restricts their ability to accommodate the public; but we have not found it so in our own experience, at least in any degree worth notice.

To the Right Hon.
Sir G. Cornewall Lewis, Bart.

I have, &c.
(signed) W. J. Duncan.

National Bank of Scotland.

CLYDESDALE BANK.

Sir,

Glasgow, 14 February 1857.

I HAVE the honour to acknowledge the receipt of your letter of the 9th instant, requesting the opinion of myself and those associated with me in the management of the Clydesdale Banking Company respecting the operation of the Bank Act of 1845 (8 & 9 Vict. c. 38), and that we would suggest any amendment of its provisions of which we might consider it susceptible.

After consulting the Directors of this bank, I beg to inform you that we are of opinion that the principle upon which the issues of the banks in Scotland was fixed under the Act of 1845 was erroneous, in respect that the issues allowed to each bank should have been regulated, not by the accidental circumstance of the amount of notes in circulation during the year ending 1st May 1845, but should have borne a given proportion to the paid-up capital of each bank. At that period the several banks having their head offices in Glasgow had been comparatively of recent formation;—the Union Bank having been in existence 15, the Western, 10, the Clydesdale, 7, and the Edinburgh and Glasgow and City of Glasgow, 6 years. Previous to the establishment of these banks, the whole banking business in Glasgow and the West of Scotland was conducted by agencies of the chartered banks, whose head offices were in Edinburgh, with the exception of some minor banks in Glasgow and neighbourhood, and all of which have since been merged in one or other of the Glasgow banks above-named.

While the commercial business of the West of Scotland and the operations of the banks established in Glasgow have largely increased, the Act of 1845 makes no provision for any increase in the wealth and business of the country at large, nor for the altered circumstances of the banks themselves.

The operation of the exchanges of bank notes among the several banks throughout Scotland, which are settled in Edinburgh twice each week, at once and effectually prevents an over-issue on the part of any bank.

Under these circumstances, we are of opinion and beg to suggest that the provisions of the Act should be amended in the following respects:—

1. That the principle regulating the issue of notes, under the Act of 1845, should be altered, and that it should be provided that each bank should be bound to hold a certain amount of gold and convertible Government securities, in such proportions to the gross amount of its circulation, from time to time, as Parliament may determine.

2. That the gold and silver coin held by the banks at their several agencies throughout the country should be taken into account in making the weekly returns of the stock of bullion held by each.

By the Act of 1845, we are precluded from considering and taking credit for any coin not in custody of the head office, as applicable to our over-issues, although it may happen that the excess of issue may have taken place at one of the branches, where a considerable portion of the gold may be lying.

While these are our views in regard to the Act 8 & 9 Vict. c. 38 (1845), we avail ourselves of this opportunity of bringing under the notice of yourself, and of the Government, the disadvantages under which the unincorporated joint-stock banks are placed by the operation of the Act for regulating joint-stock banks in Scotland, 9 & 10 Vict. c. 75 (1846), extending to Scotland the English Joint-Stock Bank Act, 7 & 8 Vict. c. 113.

I am desired respectfully to request your attention to these disadvantages, which are fully explained in a memorial presented to your predecessor, the Chancellor of the Exchequer, in 1853, a copy of which, with the opinions of counsel thereon, I beg to enclose, and to which there is appended a memorandum of the alterations made by Parliament on that statute since the date of the memorial.

Appendix, No. 41. I am also desired to state that a deputation from this bank (and I have no doubt from others similarly situated) will be happy to wait upon you at any time you may appoint, for the purpose of more fully explaining our views on the important subjects above referred to.

Clydesdale Bank.

The Right Honourable
the Chancellor of the Exchequer,
&c. &c. &c.

I have, &c.
(signed) *Geo. Readman.*

MEMORANDUM of Alterations in the Statute 9 & 10 Vict. c. 75 (1846), for the Regulation of Joint-Stock Banks in Scotland, extending the Act 7 & 8 Vict. c. 113 (1844), to Scotland.

1. By statute 17 & 18 Vict. c. 73 (1854), s. 1, the right of retention or lien, competent by the common law of Scotland to a company making advances to a partner, is reserved to joint-stock banks, over the shares of partners, for debts due by partners to the bank, in the event of a bank taking a charter under the statute 9 & 10 Vict. c. 75.

2. By statute 19 Vict. c. 3 (7 March 1856), power is conferred on the Crown to grant letters of incorporation, under the statute 9 & 10 Vict. c. 75, either for a term of years or in perpetuity, in place of for a limited period of 20 years.

Unincorporated
Scotch Banks.

THE following STATEMENT is submitted to the Chancellor of the Exchequer by the undermentioned Unincorporated Banks or Banking Companies in Scotland; viz.

The Union Bank of Scotland,
The Western Bank of Scotland,
The Clydesdale Banking Company,
The Edinburgh and Glasgow Bank,
The City of Glasgow Bank,

in order that the same may be laid before the Committee now sitting on the subject of the Bank Acts of 1844 and 1845:—

They beg to represent the very serious disadvantages which, from not being incorporated, they are by the Act of 1844, extended to Scotland in 1846, made to lie under, in comparison with other Scotch banks which had obtained charters of incorporation before the passing of these Acts, and from not being allowed to obtain incorporation, except by subjecting themselves to disabilities from which those other banks are exempt.

Previous to the passing of the Acts referred to there were five Scottish banks incorporated. At that period the amount of moneys required by public or private Acts of Parliament to be deposited in bank was comparatively insignificant, but it has recently been much increased under the operation of Drainage and Railway Acts, and especially of the Pupils' Protection Act, which has a very extensive application, and all of which Acts require that moneys having to be placed in bank shall be so placed in one that is incorporated. Thus an invidious and injurious distinction is created between the incorporated and unincorporated banks, although the one are not entitled to assume superiority over the other, whether as respects capital, credit, or respectability. Indeed, the injustice of the distinction has been tacitly acknowledged by Government, inasmuch as the Lord Advocate in all recent Bills affecting Scotland has permitted trust and other moneys to be deposited in any joint-stock bank of issue, whether incorporated or unincorporated. At present, too, the unincorporated banks cannot take or hold securities as a firm or copartnership, but only in the name of trustees for their behoof; and as those trustees are constantly changing, much inconvenience as well as risk and expense are incurred in keeping the securities available.

The unincorporated banks would naturally seek to remedy these evils by applying for charters of incorporation; but in doing so they are met by regulations which do not affect the banks that were incorporated before the passing of the above-mentioned Acts, and which if submitted to by the former would place them at a disadvantage as compared with their more fortunate neighbours.

The 6th clause of section 4, Act 7 & 8 Victoria, cap. 113, provides for the publication of the assets and liabilities of the company once a month. Could such publication be regarded as affording any true index to the state of a bank's affairs, there might be little objection to the requirement, provided the rule were made applicable to all banks alike; but the five chartered banks being exempt from it, publication by the others on obtaining charters would tend to lower them in status relatively to the former, and might possibly lead to more serious consequences. Such publication, however, affords no protection either to the public or shareholders, as is amply illustrated in the case of the Royal British Bank.

That there are no circumstances in their relative position warranting such distinction will be sufficiently evident on advert[ing] to the present state of the banking establishments in Scotland, as exhibited in the Appendix to this Statement, from which it appears,

1. That the five chartered banks possess collectively a paid-up capital of 5,600,000 £., while that of the five unchartered banks is 5,307,000 £.

2. That the chartered banks have, or had lately, an aggregate of 4,343 partners or shareholders, while the unchartered numbered at the same period 6,472 partners.

3. That

3. That the chartered banks have 228 branches in various parts of Scotland, and the unchartered have 804. Appendix, No. 41.

4. That the chartered banks have an authorised circulation of 1,593,413 £., and the unchartered have an authorised circulation of 1,067,234 £.; while their actual circulation bears a much higher proportion—the latest returns (those of April 1857) being, chartered banks, 1,765,784 £.; unchartered banks, 1,530,080 £. Unincorporated Scotch Banks.

This statement does not represent the other seven unincorporated (banks) Scotch banks, partly because the capital of these companies, as well as their operations, are on a less extensive scale, and because, lying more remote from the centres of business, they feel less sensibly the hardship complained of. In so far, however, as they are exposed to competition with the chartered banks, their grievance is the same.

It may also be noticed that the five unchartered banks submitting this statement are principally Glasgow banks, while all the chartered banks have their head offices in Edinburgh; and it cannot but be deemed a hardship that the banking establishments of a city, which now ranks second only to London in commercial importance, should be denied equal privileges with those of Edinburgh, or at least that they should (in favour of the latter) be deprived by statute of rights which they originally possessed; for such is the result when deposits are compulsorily taken from them to be placed in any of the chartered banks or their branches. This consequence of the enactments complained of they now experience almost daily, and to a rapidly increasing extent, large sums as well as important operative accounts being continually withdrawn from them to be taken to a chartered bank, and often under circumstances most harassing and inconvenient to the parties who are compelled so to act.

In conclusion, it is humbly submitted that the present time affords a favourable opportunity for abolishing the objectionable enactments, and for introducing a measure which, while giving the public perfect safety, would place the banks in Scotland all upon the same level, and so cease to create distinctions which are unjustified by the positions of the respective establishments.

APPENDIX referred to in the foregoing Statement.

N A M E.	Date of Establishment.	Amount of Capital Paid up.	Amount of Share Paid.	Number of Partners.	Number of Branches.	Authorised Circulation.	Actual Circulation, April 1857.
		£.	£. s. d.			£.	£.
1. Bank of Scotland - - - -	1695	1,000,000	100 - -	645	35	300,485	368,920
2. Royal Bank of Scotland - -	1727	2,000,000	100 - -	958	35	183,000	234,127
3. British Linen Company - -	1746	1,000,000	100 - -	630	48	438,024	436,579
4. Commercial Bank of Scotland -	1810	600,000	100 - -	657	61	374,880	422,561
5. National Bank of Scotland - -	1825	1,000,000	10 - -	1,453	49	297,024	303,597
		5,600,000	- - -	4,343	228	1,593,413	1,765,784
6. Union Bank of Scotland - - - (Comprehending seven others, all of much older date; one of them established in 1695).	1830	1,000,000	50 - -	930	73	415,690	509,335
7. Western Bank of Scotland - - (Comprehending four others of older date).	1832	1,500,000	50 - -	1,280	98	337,938	435,440
8. Edinburgh and Glasgow Bank - (Comprehending two others).	1838	1,000,000	5 - -	1,575	23	136,657	148,821
9. Clydesdale Banking Company - -	1838	807,000	10 - -	1,381	13	104,028	145,635
10. City of Glasgow Bank - - -	1839	1,000,000	10 - -	1,306	97	72,921	290,839
		5,307,000	- - -	6,472	304	1,067,234	1,530,080
11. Aberdeen Town and County Bank -							
12. North of Scotland Bank - -							
13. Dundee Banking Company - -							
14. Eastern Bank of Scotland - -	1763	1,069,795	- - -	3,872	84	426,562	536,721
15. Caledonian Banking Company -	1838						
16. Perth Banking Company - -							
17. Central Bank of Scotland - -							
	£.	12,006,795	- - -	14,687	616	3,067,209	3,832,585

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Unincorporated
Scotch Banks.

EXTRACT from the Edinburgh Gazette of 23d November 1849.

EXCHANGE BANK OF SCOTLAND.

Monthly Return, as on 22d November 1849.

I.—LIABILITIES.		£.	s.	d.
Paid-up Capital	- - - - -	350,000	-	-
Deposits, including all Loans to the Bank	- - - - -	260,444	10	1
		610,444	10	1
II.—ASSETS.				
Money, Securities for Money, and other Assets of the Company	-	610,444	10	1

EXTRACT from the London Gazette of 18th February 1853.

THE ROYAL BRITISH BANK.

Monthly Statement of the Liabilities and Assets.

Dr.	£.	s.	d.	Cr.	£.	s.	d.	
To Capital Stock - - -	100,000	-	-	By Securities for Loans; Advances on Cash Credit Accounts, &c.; Bills of Exchange; Balances due by other Banks, &c.; Preliminary Expenses, and Property of the Bank in Buildings and Furniture at Head-office and three Branches, &c.; Uncalled-for Stock; and Cash in the Bank and in the Bank of England -	872,483	6	11	
- Deposit and other Liabilities, including Promissory Notes or Bills, made, issued, and in circulation, by virtue of the Bank's Charter; and including also receipts on account of New Shares; and Balance carried to Profit and Loss Account - - -	772,483	6	11					
	£.	872,483	6	11	£.	872,483	6	11

Made out and published for the period ended 29th January 1853, pursuant to the statute 7th & 8th Vict. c. 113.

N. B.—A more detailed statement of the above, and of the amount and nature of the capital and property of the bank, of their present estimated value, and of the amount of the bank's negotiable obligations in circulation, may be seen at the bank any day between 10 A. M. and 4 P. M., for one week from the 25th instant, on personal application by any shareholder.

(signed) *Hugh Innes Cameron,*
General Manager.
Royal British Bank,
16, Tokenhouse Yard, 17 February 1853.

MEMORIAL for the Union Bank of Scotland and the Western Bank of Scotland, and Opinion thereon, by the Right Honourable the Lord Advocate and the Solicitor-General of Scotland.

THE Memorialists are desirous of procuring the opinion of the counsel for the Crown, relative to a question which has arisen under the English Joint-Stock Bank Act of 1844, which was made applicable to Scotland by the Act 1846.

By the Joint-Stock Banks Act of 1844, there are certain conditions stated on which charters are thenceforth to be granted; one of these is to the following effect:—That provision shall be made in the deed of copartnership, "for preventing the company from purchasing any shares, or making advances of money, or securities for money to any person on the security of a share or shares in the partnership business."

Now, to such a declaration the Memorialists have the greatest objections. It is unnecessary to point out here the nature of those objections, as they are fully detailed on page second.

second of the printed Memorial sent herewith. The Memorialists are willing that the common law shall be held applicable to them, as it is to all other companies where no special provision is made; and what they humbly maintain is, that such a declaration as that quoted, would in effect be, *quoad* them, altering the common law of Scotland. They do not wish a special provision in their favour, entitling them to make advances on the security of their stock, and they might also dispense with any general assignation of the shares held by partners for security of any debts owing, or obligations undertaken, by them to the bank; but, on the other hand, they cannot agree to a special provision which is to place them in a position so different from all other companies, and from the banks already incorporated. As, however, some doubts have been entertained, at least in England, how far the common law of Scotland does entitle a company there to hold its shares in security, the Memorialists are anxious to bring this matter under the notice of counsel.

The questions are,—

1. Supposing a shareholder of a Scotch joint-stock company (whether mercantile company or banking) is indebted to the company of which he is a partner, either individually in his own name, or as a cautioner for others, have the company a right of lien, or hypothec, over his shares for the amount of such debt, whether there be any clause in their contract of copartnery, giving them such right of lien or not?

This is the simple point on which the opinion of counsel is at present wished, in order that it may be communicated to the Board of Trade, so that the law on the question may be in the view of the Board when deciding upon the application of the Memorialists.

2. Should counsel hold that the Memorialists have rightly interpreted the common law of Scotland on this point, and Her Majesty's Government be disposed to relieve them from the disability which the Act imposes, the Memorialists conceive that, for this purpose, it might not be requisite to alter the Act itself, but rather to declare, by statutory enactment, that the clause in question should not affect, or be held to operate, any change of the common law of Scotland on that point, and counsel will please say, whether they would consider such a declaratory enactment sufficient for the purpose.

3. It has been maintained by some, that the clause referred to would not necessarily alter the common law, even as applicable to banks, but would merely prevent any special provision in their contracts, and that the clause itself strikes only against advances made directly and *per expressum* on the security of the stock or shares, not against advances made, or obligations undertaken, without any special bargain or reference to the shares; but the Memorialists cannot regard such a construction as conformable to the spirit of the clause in question, or the meaning with which it was passed, and they do not think it would be proper, in a question of this kind, either to allow such a doubt to exist, or to hazard the important interests entrusted to them on any uncertainty of the law. At the same time, the Memorialists would be obliged if counsel would state their views on this point also.

OPINION.

1. We are of opinion that, by the common law of Scotland, the stock or share of capital of a partner in an ordinary partnership, equally with his share of profits, may be retained in security, and applied in payment of any general advance made by the copartnery to the partner, or to another on his suretyship, and of debts becoming due otherwise to the copartnery by the partner; and we are of opinion, that the same rule of common law is applicable, and we apprehend is recognised and applied to the case of a partner of an unincorporated joint-stock company, which, in this respect, is not to be distinguished from ordinary partnership. We are, therefore, of opinion, that in the case put, of a shareholder of a joint-stock company (whether mercantile company or banking), being indebted to the company of which he is a partner, either individually in his own name, or as a cautioner for others, the company have a right of lien over his shares for the amount of such debt, whether there be any clause in the contract of copartnery giving them such right of lien or not.

2. We do not think that a declaratory enactment, such as suggested, would be a suitable mode of obtaining the object in view; and we apprehend that a statute would be required to relieve banking companies in Scotland from the obligation to insert the provision in question in the deed of partnership.

3. Without giving any decided opinion on the legal effect of the clause in question, as regards the common law right of lien or retention, we refer to our answer to the last query, expressing the practical result to which we have come.

The opinion of

(signed) J. Moncreiff.
R. Handyside.

Edinburgh, 9 February 1853.

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CASE for the Five Unincorporated Banks in Edinburgh and Glasgow, for the Opinion of the Lord Advocate of Scotland.

Unincorporated
Scotch Banks.

7 & 8 Vict. c. 113.

THE accompanying copy of a memorial, recently presented to the Chancellor of the Exchequer, sets forth the nature of certain disabilities to which the Memorialists are exposed, in consequence of their not being incorporated by Royal charter, and the reasons on account of which they feel precluded from applying to obtain that status. They confidently hope that their representation will lead, either to a modification of the Act which at present regulates the granting of such charters, or to a removal of the disabilities in some other way. This they consider themselves entitled to expect as a matter of simple justice, and even of expediency, because the disabilities referred to, with the Acts which create them, have had their origin since the Memorialists were established as banking companies, and also because a continuance of such distinctions between them and the chartered banks, could not fail, sooner or later, to produce consequences injurious to both, as well as to the public at large.

But, besides the obstacles of a commercial nature, referred to in said memorial, which deter the Memorialists from applying for incorporation, there is one, the legal import and effects of which they do not fully apprehend, namely, that provision of the statute which limits to twenty years the duration of all incorporating charters or letters patent granted under it.

ss. 1, 2, 4, and 5.

Section 45.

The Memorialists conceive that this provision involves the very serious question, whether, if they were to take out a charter, they would, on its expiration, be entitled to fall back on their present position, or would become extinct altogether, in case a renewal of the charter were withheld, or could only be obtained on terms deemed incompatible with their welfare? Thus, the Act declares, with regard to all banking companies originating after the 6th of May 1844, that before commencing business they shall apply for letters patent, and shall previously execute a deed of partnership, containing *inter alia* certain specific provisions therein expressed; while, with regard to companies then in operation (being the case of the Memorialists), which are not affected by the statute until they place themselves under it by applying for letters patent, it is declared, that "if, upon their compliance with the provisions hereinbefore contained, with respect to companies formed after the said 6th day of May, Her Majesty shall be pleased to grant them letters patent under this Act, as aforesaid, it shall be lawful for them thereafter to carry on their trade and business of bankers, as aforesaid, according to this Act, and not otherwise;" and the directors are empowered (with consent of three-fourths of the shareholders) to execute a new deed of partnership on behalf of such company, a copy of which deed shall be annexed to the petition for letters patent; and if the same be granted, it is declared that "all the shareholders of such company, at the time of the grant of such letters patent, shall be deemed to be incorporated under such letters patent, and to be the first shareholders in such incorporated company."

The Memorialists are somewhat uncertain whether, by this section of the statute, it is made imperative or only permissive, for banks which were in operation before the 6th of May 1844, to execute a new deed of partnership. If imperative on them to do so, it would seem to follow that the special provisions before alluded to, must be inserted in such new deed; but if only permissive, then their existing deeds of partnership might, it is presumed, remain unaltered, and in that case it would not apparently be requisite for them to come under the obnoxious provisions which are referred to in their memorial, unless that were insisted on by the Board of Trade. If the statute shall be held to admit of this latter interpretation, the Memorialists' only remaining difficulty would be as to the terminable nature of such charters or letters patent; and on this head the Memorialists cannot help feeling that, even if they could maintain a continued existence after the charter had expired (notwithstanding the expression above quoted, that, on obtaining a charter, they should "carry on their trade and business of bankers according to this Act, and not otherwise,") still, if a new deed of partnership must be executed, that circumstance would strengthen the doubt entertained, whether they could revert to their present position and privileges as bankers, including the privilege of issuing notes, which is denied to all banks established after 6th of May 1844, or thereafter ceasing business "from whatever cause." If they could not do this, they are at a loss to know where they would be, or on what footing they would stand, in the event of a renewal being withheld, or proffered only on terms to which they could not subscribe. Such an uncertainty might be fatal to their welfare as the period of termination drew near; at all events, it would be of too serious a nature for them to hazard interests of such magnitude and importance upon that basis. They therefore desire to be favoured with the opinion of the learned counsel upon that subject, and more especially on the following queries:—

Vide 7 & 8 Vict.
c. 32, ss. 10 and 12.

1. In the event of the Memorialists applying for and obtaining a charter or letters patent of incorporation, which, by the statute, would determine in twenty years, could they, on the arrival of that period, maintain a continued existence as bankers, by reverting to their present position, or on what other footing would they stand, supposing that a renewal of the charter were to be withheld, or were offered only on terms to which they could not accede.

2. Do the provisions of section 45 make it imperative on the Memorialists, when applying for a charter, to execute a new deed of partnership, and containing the specific clauses prescribed by section 4th, in the case of banks originating after 6th

6th May 1844, or is it only permissive to do so; and, in the latter case, must the special clauses referred to be inserted in such new deed of partnership, or in the charter, if granted?

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3. Do the provisions (particularly the 1st provision) of the Act 9 & 10 Vict. c. 75, which extended to Scotland and Ireland the operation of the statute 7 & 8 Vict. above referred to, in any degree alter the construction of the latter as respects Scotch banks?

OPINION.

I am of opinion that the Memorialists, under the statutes referred to, could not obtain a charter of incorporation to endure for more than twenty years; and, with reference to the answer I have to make to the second query, I think it very difficult to say, that, in the event of that charter not being renewed, the Memorialists could fall back upon their present position, and enjoy all the rights and privileges to which they are now entitled as existing companies and not affected by these statutes. In the event of a renewal of the charter being refused, it would not be easy to say in what situation the Memorialists would stand, or whether they could continue their copartnership, in case of difference of opinion among the copartners as to the propriety of applying for a new charter, or continuing the business of banking; and, on the whole, I feel those difficulties so great, that I am disposed to advise the Memorialists rather to forego the benefit of a charter than to subject themselves to the disadvantages that might arise from bringing themselves under the provisions of the Act, and trusting to the renewal of their charter.

2. I am of opinion, that the Memorialists, if they should apply for a charter in terms of the statute, would be under the necessity of making such alterations upon their contract of copartnership as would be requisite to bring them within the provisions of the Act; this is clearly, under the statute, a condition to their obtaining a charter; in that respect the Act is imperative. It is permissive only in respect of permitting the directors to execute the new contract for and on behalf of the whole company.

3. I think not, in the matters here referred to.

The opinion of

Edinburgh, 9, St. Colme-street,
18 February 1850.

And. Rutherford.

UNION BANK OF SCOTLAND.

Sir,

Glasgow, 14 February 1857.

I HAVE had the honour of receiving your letter of 9th current, requesting the opinion of the gentlemen connected with this bank, respecting the operation of the Act of 1845, regulating the issue of bank notes in Scotland, and, in reply, I have to state that their opinion is, that while that Act cramps the action and diminishes the usefulness of the banks themselves, it was not demanded, and is not regarded by the public, as affording any guarantee for the safety of their transactions with the banks.

Union Bank of
Scotland.

At the time the Act was passed there were, as you are no doubt aware, five banks having their head offices in Edinburgh, which had all been incorporated by Royal Charter or Act of Parliament long before; and there were also five banks having their chief offices in Glasgow, all of them of comparatively recent origin, but carrying on business in successful competition with the older establishments, although none was possessed of the privileges of incorporation. The older banks had been occupying their respective grounds of operations for very long periods indeed before the Act became law, and each had thus secured a circulation adequate to its wants, but the younger establishments which had been called into existence, some of them only a few years before, to supply the accommodation required by a rapidly increasing mercantile community, were met by the Act at a period of their career too early to enable them to calculate what amount of circulation they would need, far less to entitle them to claim that amount. The progress of the Glasgow banks has been very great since 1845, and, as that progress may be taken as a true indication of the increased banking requirements of Glasgow and the country generally, it is submitted that the time has arrived for taking a new average, and, with that, for considering the propriety of allowing the excess of issues to be represented by Government securities, as in the case of the Bank of England, to a certain extent.

I crave permission to take this opportunity of bringing under your notice the great disadvantages under which the unincorporated banks have laboured since the Act of 1844, entitled "An Act to regulate Joint-stock Banks in England," extended in 1846 to Scotland, as compared with the banks chartered before that date, and of saying that it is to this Act that the objections of the gentlemen directing this bank chiefly apply. This Act, while it left untouched the already chartered banks, created certain restrictions and imposed certain forms upon all banks seeking to be incorporated thereafter, which have all along been felt by the unincorporated banks to be very serious grievances, establishing, as they do, invidious distinctions between different establishments carrying on the same business, and equal in all respects the one to the other. For instance, were this bank to accept a charter under the existing law, it would require to publish a monthly return of the state of

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its affairs, and to get its accounts audited annually. No such regulations are imposed upon the Edinburgh banks. It is not my wish, and it is far from my intention, to say one word in disparagement of the chartered banks, but, writing in behalf of a bank equal to any of them, whether in regard to deposits, circulation, capital, or proprietary, it is no more than reasonable to express a hope that the same law, whatever it be, should be made applicable to all, and that if it is deemed expedient for public safety that one bank should be obliged to publish and be subjected to an audit, all banks of issue should do the same. Apart altogether from the question of the soundness of the law, it is surely no more than justice to seek that we may all be placed on the same level, and that, if one bank is sheltered from its operation, another should not be subjected to it, merely because the one can point to a charter dated before 1846 and the other cannot. Without, however, arguing this point farther, I would simply add, that the obnoxiousness of the existing law is amply proved by the fact that, although some of its provisions have been modified in consequence of repeated representations of their objectionable character, no bank in Scotland has yet subjected itself to its operation. They prefer the many disadvantages resulting from the want of incorporation to having themselves singled out as the possessors of charters so different from those of their no more wealthy or responsible neighbours.

I send enclosed copy of a memorial laid before Mr. Gladstone, when Chancellor of the Exchequer, and I shall be happy to wait upon you at any time you may appoint, if you desire a personal interview for the purpose of giving you such farther information as you may wish.

I have, &c.
(signed) *Ja. Robertson,*
Manager.

The Right Hon.
Sir George Cornewall Lewis, Bart.

EDINBURGH AND GLASGOW BANK.

Edinburgh and
Glasgow Bank.

Sir,

Edinburgh, 20 February 1857.

I HAD the honour to receive your letter of the 9th instant, intimating that the Bank Acts of 1844 and 1845 will come under the consideration of Parliament during the present Session, and requesting the opinion of the Directors of this bank as to the operation of the Act of 1845 regulating the issue of bank notes in Scotland, and to suggest any amendments which they may consider necessary on its provisions.

Having laid your communication before the Directors, and advised with them on the subject, I am to state that, assuming the principle of that Act to be fixed, they have no alterations to suggest on its provisions, which give full effect to the principle on which it proceeds. But prior to the passing of that Act, as you are no doubt aware, there was no restriction on the issue of bank notes in Scotland. The Act for the first time introduced such restriction in Scotland, by fixing the amount of each bank's issue at the average of the previous year, and requiring gold for all beyond that limit.

This restriction is considered by the Directors of this, as well as of the other banks of recent origin, inequitable in its application to them. The older banks obtained under that Act certificates for a much larger circulation, although not having larger capitals, and thus have a very great advantage and facility in the conduct of their business, while a greater proportionate expense is thrown upon the younger establishments.

It is also unnecessary as a protection against over-issue. By the admirable system long pursued in Scotland for the regular exchange by the several banks with each other of their respective notes, a complete check is placed upon the possibility of such over-issue. The exchange of notes takes place twice a week in Edinburgh and Glasgow, and once a week all over Scotland; and the balances arising on such exchanges are settled for in Exchequer bills or by bill in London. A large amount of Exchequer bills are held in Scotland for the purpose of meeting these exchanges; and should the bank against whom the balance arises not hold Exchequer bills sufficient to meet such balance, it must be settled by bill on London. Thus, any issue of notes beyond the legitimate demands of trade, must be immediately met by capital in the hands of the bank's London agents. The provision, therefore, for holding gold against the issue beyond the amount in the certificate is unnecessary and troublesome in its operation, as any amount beyond that limit must be required by the trade of the country, and cannot be in excess. They are therefore of opinion that, as formerly, each bank should be allowed, in the exercise of a wise discretion, to hold only so much gold as shall be thought necessary to meet the ordinary contingencies of trade, and any extra demand for gold, without the necessity of holding a fixed amount in regard to their issues.

No doubt the removal of such limitation would cause a considerable quantity of gold to find its way to the Bank of England, where the restriction is alone needed and useful, and would increase the ability of that establishment to discharge its functions under the Bank Charter Act by the amount of gold thus liberated. The Bank of England, from its magnitude, Government connexion, and privileges, has become the centre of the monied interests of this country, and in consequence of that position can alone act with effect on the foreign exchanges, so as to control undue speculation. On the other hand, the trade of Scotland may be said to be local, and uninfluenced by the foreign exchanges, except through the

action of the Bank of England. Besides, by the system pursued in Scotland, above explained, over-issue not only cannot exist, but the circulation is actually reduced to the smallest amount necessary for the legitimate wants of the community, as fully and completely as if it were a metallic currency—a result which is obtained without any appreciable expense, while that of a metallic currency is burdensome and expensive to the community.

Should Government not see its way to a change of the principle of the Act, some relief might be afforded by extending the authorised circulation to the average of the past year, and making the issues beyond that extended limit against gold, as at present; or, perhaps, instead of gold, which lies useless and unproductive, the extra issue might be against Exchequer bills or bonds. The greatly increased trade of Scotland since the passing of the Act of 1845 would be benefited by such extension, and would secure to the country a cheap circulating medium, and an economical system of banking, which Scotland has hitherto enjoyed with great advantage and safety.

Although not embraced in your communication, yet from intimate connexion therewith, the Directors would respectfully bring under your notice the provisions of the statute 9th & 10th Victoria, c. 75, regulating the incorporation of joint-stock banks in Scotland. That statute renders the English statute of the previous year (7 & 8 Victoria, c. 113) the regulating statute for Scotland. All the banks in Scotland having their head offices and principal place of management in Edinburgh, except this bank, have charters; and but for that statute, this bank might have had a charter on the same terms as the others. Indeed, the Directors had applied for a charter, and had their petition passed by the Board of Trade some time previous thereto; but owing to the changes in Government, and consequent delays thereupon, did not get it finally adjusted before the discussion which preceded the passing of that statute. To accept of a charter under it would place this bank in an anomalous and invidious position in contrast with other chartered banks who do not require to comply with its provisions. There is no good reason for this distinction; and the hardship is increased, in consequence of the many additional privileges conferred on chartered banks to the prejudice of the unchartered, in respect to the various funds which, by recent legislation, must now be deposited in chartered banks. On this subject the Directors would respectfully refer you to the accompanying copy of a memorial which was submitted to your predecessor in office in 1850, in which this grievance, under which this bank as well as other unincorporated banks labour, is fully pointed out; and they trust that Government will give the subject due consideration.

I have to thank you for having afforded me this opportunity of addressing you, and have, &c.

The Right Hon.
Sir G. Cornwall Lewis, Bart.

(signed) Chas. Jas. Kerr, Manager.

WESTERN BANK OF SCOTLAND.

Sir,

Glasgow, 14 February 1857.

I HAVE the honour to acknowledge receipt of your letter, dated the 9th instant, requesting that after consulting the other gentlemen associated with me in the management of the Western Bank of Scotland, I would give you our opinion on the operation of the Act of 1845, regulating the issue of bank notes in Scotland, and suggest any amendments of which we consider it susceptible.

Western Bank of
Scotland.

In compliance with your desire, I shall, briefly, lay before you our views on the subject.

When the continued drain for gold on the Bank of England, in April and May 1854, had excited alarm, and produced great stringency in the money market, I ventured to address two letters to Mr. Gladstone, then Chancellor of the Exchequer, suggesting such modifications of the Act as I thought calculated to relieve the pressure to some extent. And again, in December 1855, when a similar state of things occurred, the five Glasgow banks addressed a joint letter to yourself, as Chancellor of the Exchequer, in which the same suggestions were respectfully submitted for your consideration.

I beg to send herewith copies of all these letters, and to refer you to them, as containing the outline of those amendments of the Act of 1845, which we consider most essential.

These are briefly, first, a revision of the "Circulation Returns for Scotland," up to the present time, with a view to render the amount authorised by law more adequate to the increased and legitimate wants of the country; and, second, a permission to the Scotch banks to hold Government securities, for a certain portion of the excess of their actual over their authorised circulation, instead of being compelled to hold gold for the whole amount of such excess.

As the law of convertibility of the bank note into gold, on demand, will continue, a certain relative proportion of gold must always necessarily be held.

With reference to the first amendment suggested, I beg to observe that the amount of circulation of bank notes for Scotland, authorised by the Act of 1845, was founded on an average of returns for a period when the country was just emerging from a series of years of depression, and when the prices of produce were very low.

The basis on which it was taken was accidental, and not uniform, and had no reference to the amount of paid-up capital of each bank. It was made after the completion of those bi-weekly exchanges of notes among the Scotch banks which, it is well known, temporarily withdraw, at least, one million from circulation. At the time the Act was passed, several

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of the Scotch banks, especially those in Glasgow, had been, comparatively, only a few years in existence, and the development of their business has consequently been seriously affected by its restrictions.

The "Circulation Returns for Scotland," made subsequent to the Act of 1845, and up to the present time, although framed with the view of exhibiting the minimum amount, still show an average (on the returns of the last three or four years) of about one million over the amount authorised by that Act. If the returns were framed to exhibit the maximum amount, or the amount actually in circulation before the completion of those bi-weekly exchanges, then the average would be nearly two millions over the amount authorised by the Act.

This proves that that amount is inadequate to the natural wants of the country, and that our expanded trade, the enhanced cost of labour and produce, the multiplication of commercial transactions, now require a larger measure of representative value.

With reference to the second amendment suggested, I may remark that as the Bank of England's issues are mainly based on Government securities, there would be no violation of principle in granting permission to the Scotch banks to hold a certain proportion of Government securities, instead of gold for the excess of their issues beyond the amount prescribed by law.

The Scotch banks would be benefited by holding a profitable for an unprofitable investment. The public would be benefited by being equally well secured, and by obtaining money at a cheaper rate of interest; and the amount of gold thus liberated would be available in our foreign exchanges.

As I have said a good deal more on this point in my second letter to Mr. Gladstone, a copy whereof is enclosed, I will not enlarge, but simply refer you to it.

These views and opinions are submitted to your consideration with the greatest deference, and are open to discussion and criticism.

But, before concluding, I would most earnestly and respectfully seek to impress you with the importance of having the banking laws of a country uniform.

Now, that is not the case in Scotland. I beg to remind you that there are certain banks in Scotland incorporated by charters, of various kinds and dates, possessed of exclusive privileges.

I take the liberty to send herewith copy of the memorial of the unincorporated Scotch banks on this subject, presented to Government in 1853, and I crave your attention to its statements.

It is true that since that period such modifications have been effected in the law as would enable the Memorialists to obtain charters; but not on the same, or on equal terms and conditions. And it is to this point I wish to call your special notice. If it be thought desirable that a bank's books and accounts should be examined and verified by auditors, and that the amount of its assets and liabilities should be published in the "Gazette" once a month, let the enactment apply to all banks alike, and let there be no invidious distinction made by the law.

Should further information on these important questions be desired, I shall be happy to furnish it if in my power, or a deputation from the Glasgow banks will be ready to wait upon you whenever you signify your pleasure to receive it.

It would be most desirable to have some Scotch Members on the Committee to be appointed to inquire into the banking and currency laws affecting Scotland, and I hope I am not presumptuous in mentioning the names of James Baird, Esq., Peter Blackburn, Esq., and Alexander Hastie, Esq., as gentlemen who would be likely to attend, and who understand, and would watch over our interests.

The Right Hon.
Sir G. Cornewall Lewis, Bart.

I have, &c.
(signed) John Taylor, Manager.

LETTERS from John Taylor, Manager Western Bank of Scotland, Glasgow, to the Right Honourable William Ewart Gladstone, &c., &c., &c., Chancellor of the Exchequer.

Western Bank of Scotland, Glasgow,
27 April 1854.

Sir,

THREE millions of gold thrown at once into the Bank of England would inspire confidence, and materially aid your financial schemes.

So modify now (what must be done next year) the enactments of the Scotch and Irish Banking Act, as to enable us to hold "Government securities" (such as your "Exchequer bonds") for at least a certain portion of the specie which we are now compelled to hold for the excess of our issue over our "authorised amount" in 1845.

The Irish banks could spare two millions and the Scotch one million of specie without danger. It is possible that, with the fear of a "run for gold," which has happened in my own time in Ireland, the Irish banks might ask for some substitute of a "legal tender." That you must devise. In Scotland I do not think we have any such contingency to fear or to provide for.

The chief basis of the issue of the Bank of England is on "Government securities." In allowing the Scotch and Irish banks to do the same, you violate no principle, and while you would thus confer a boon on the banks, by giving them interest on a part of their capital now unprofitable, you would enable us to deal on more liberal terms with our customers, and also relieve the pressure on the public.

I do not pretend that any of my suggestions are new. I entertained and expressed similar opinions many years ago. But the financial state of the Government, the position of the Bank of England, the altered circumstances in which we are placed by war, induce me to approach you, and to say, frankly, that as far as I know the public mind of the country, the views which I have faintly shadowed forth are generally entertained and approved.

I end, as perhaps I ought to have begun, with an apology and a preface; but your time is precious, and you are thoroughly acquainted with the whole bearings of the topics touched on. Pardon a hurried letter, but do not, if there is any virtue in the idea, fear to act, and to act at once.

I have, &c.
(signed) *John Taylor.*

Appendix, No. 41.
Western Bank of
Scotland.

Western Bank of Scotland, Glasgow,
8 May 1854.

Sir,

In compliance with your desire, conveyed through Mr. Wilbraham, under date of the 4th instant, I beg to submit the following views and opinions on the subject touched on in my letter to you of the 27th ult.

The circulation of the Scotch banks, under the Act of 1844-5, as authorised by certificate, is 3,087,209*l.*, an amount based on the average of a given preceding period, and on returns made by the Scotch banks at the end of each week, and after their bi-weekly exchange of notes had been made.

This fact alone affected the average (actual) circulation to the extent of 500,000*l.* In other words, if the average had been taken on the maximum amount of notes in circulation before these exchanges, instead of on the minimum amount after, the amount authorised by certificate would have been probably about 3,600,000*l.*

If revision on this point is important, how much more essential now in the year 1854 to revise the basis of the returns on which our "average circulation" is founded.

The extended commerce of the country, the enhanced cost of labour and materials, the multiplication of transactions—all requiring more expanded aids and representatives—emphatically demand a revision of the measure no longer applicable to their increased growth, and which, worse than the bed of Procrustes, would cut off both head and legs.

The average circulation of the Scotch banks, as published in the last "Gazette," that is, for the four weeks ended the 15th April 1854, was 3,834,098*l.* Bear in mind that this amount also is founded on returns made after the weekly exchanges are completed, and, therefore, to arrive at a just conclusion of what the actual circulation of Scotland is, you must add the relative amount of notes retired at the two weekly exchanges, which cannot be less than 800,000*l.*, therefore making the real circulation about 4,600,000*l.*

Now, the specie held for the excess of the average circulation above the authorised issue did not require to be more for the period ending 15th ult. than the difference between

		£. 3,834,098
Which was the average, and	- - -	3,087,209
Which is the authorised		
	Or -	746,889
Whereas it actually was	- - -	1,448,230

Surplus, £. 701,341

beyond the requirements of the law.

You naturally ask why the prudent and economical Scotch banker does not calculate more closely and more profitably.

Remember the occasional great expansions of his circulation before the exchange days, and which he cannot always certainly know, will then be contracted. He is compelled, therefore, to keep an extra sum in specie to meet these contingencies. Again: The publication of his returns makes him amenable to public opinion, and the "reserve" which he shows affects his character and influences his standing.

Moreover, the law imposes a penalty for any violation of its enactments.

All these considerations will explain the apparent anomaly of such an excess of specie being held.

With these facts before you, permit me to refer to the letter which I took the liberty of addressing to you on the 27th ult.

I then had chiefly in view such a modification of the Act as would permit us to substitute "Government securities" for "specie," as a legal provision for our excess of actual over-
authorised circulation.

In my plan I embraced both the Scotch and Irish banks. You ask my opinion only about the Scotch, and therefore I restrict my observations now to that point.

I have shown that the Scotch banks have at this moment nearly a million and a half of
o.23.—Sess. 2. z z 3 specie

Appendix, No. 41. specie lying in their vaults useless and unprofitable for any ordinary or practical purpose. Gold is never required in Scotland. The people do not like it as a circulating medium. "Runs" for it are nearly unknown. Neither commercial panics nor political struggles are likely to affect the Scotch in this way. I think, therefore, you may safely legislate on the principle that if the banks in Scotland can show in their published returns that they held valid Government stock for all or any portion of their excess of circulation, the remainder being made up of specie, the public will rest perfectly satisfied, and give you credit for your sagacity in remedying a palpable evil.

Western Bank of
Scotland.

I said in my letter of the 27th ult., that the Scotch banks could spare one million of specie; assuming that the alteration in the law enabled us to convert four-fifths of our specie into Government securities, my calculation is within limit.

At this moment I hold 293,000 £. in gold and silver. I shall be delighted to convert a quarter of a million of that amount into your "Exchequer bonds" at par, and I can undertake to say for my Glasgow brethren that they will take at least an equal sum on the same terms. Here, then, in Glasgow alone, I undertake to subscribe for half a million of Exchequer bonds at par (100 £.), and if you give me the slightest encouragement to believe that such an alteration in our Banking Act will be effected, I think I may venture to assert that the Edinburgh and provincial banks of Scotland will follow our example, and eagerly take up at least an equal amount of these bonds.

Perhaps you may say that as such a modification of the law as enabled us to hold profitable for unprofitable securities was a great boon, we ought to propose better terms. It is true that it would be a great boon, but as a general marketable security I think it would not be wise that the securities given to the Scotch banks should be different from, or bear a less rate of interest than, those issued to the public generally.

One thing is pretty clear, should no expansion of the authorised circulation of the Scotch banks be permitted by a new law, and if the present amount is to be the maximum, the natural wants of the country will require at least one million extra for the present time, and for that sum the Scotch banks must, and would be, perpetual holders of your Exchequer bonds, thus preserving to that extent their value and equilibrium.

I do not say, however, that the Scotch banks may not conceive the boon you would thus bestow worthy of a price, and therefore be content to bargain with you for bonds or other securities bearing a lesser rate than three and a half per cent.

In fact, I cannot conceal from you that whatever rate we get on such legalised securities would be so much gain as compared with our existing condition.

But as we are not asking you to change the law of convertibility, and are willing to continue liable to pay our notes in gold, you will at once see that some margin is necessary, and some consideration due, for the contingencies which may arise, compelling us to realise our securities to procure gold at whatever sacrifices.

I consequently come to the conclusion before hinted at, that although a separate and special bargain, and separate and special bonds similar to that class of "Exchequer bills" used in settlement of our balances of exchange in Edinburgh, might be made and entered into with the Scotch banks, it would be better both for you and them to deal on the same general principle which you put before the public.

I offer my most respectful apology for the freedom with which I try to lay my ideas before you. I feel that I have not thoroughly developed my thoughts and opinions, and if you will be kind enough to signify your permission, I shall take leave again to address you; or, when your important duties afford you a little more leisure, if you will do me the honour to allow me to wait upon you in Downing-street, I think I could, more satisfactorily to myself at least, explain the views I entertain.

I have, &c.
(signed) John Taylor.

GLASGOW BANKS.

Glasgow Banks

Sir,
THE long-continued demand for gold upon the Bank of England, and the consequent stringency in the money market, directs the attention of bankers and others to the subject.

You are no doubt aware that in consequence of an Act passed in the year 1845, intituled, "An Act to regulate the Issue of Bank Notes in Scotland," a certain authorised circulation was assigned to each joint-stock bank, and that any issue in excess of the amount named must be represented by an equal amount of specie. The excess of circulation by all the banks in Scotland is now upwards of one million, and by last Gazette return 1,951,027 £. in specie is in the coffers of the banks.

It is not our object at present to discuss the propriety of the enactment referred to, but simply to bring under your consideration a suggestion for relieving the pressure, which we think

think could be effected to a certain extent by adopting such measures as may be considered necessary to allow the banks to hold Government securities in lieu of gold, for the excess of circulation or for a certain portion of it, thereby enabling them to send to the Bank of England from Scotland alone upwards of one million in gold. Appendix, No. 41.
Glasgow Banks.

The inadequate authorised circulation for the altered state of the country is also worthy of consideration; but we purposely avoid entering at length upon the subject.

Should this communication meet with a favourable consideration a deputation, would be happy to wait on you to give any information and answer any inquiries that might be deemed necessary.

We have, &c.

(signed) For the Union Bank of Scotland,
Ja. Robertson, Manager.
For the Western Bank of Scotland
John Taylor, Manager.
For the City of Glasgow Bank,
Rob. Salmond, Manager.
For the Clydesdale Banking Company,
G. Readman, Manager.
For the Edinburgh and Glasgow Bank,
G. W. Snodgrass, Manager.

The Right Honourable
Sir George Cornwall Lewis, Bart.
&c. &c. &c.

CITY OF GLASGOW BANK.

Sir,

Glasgow, 19 February 1857.

I HAVE the honour to acknowledge the receipt of your letter of the 9th instant, requesting to have the opinion of this bank with regard to the working of the Act of 1845, regulating the issue of bank notes in Scotland, and whether if any of its provisions seem objectionable, or defective, we will suggest to you those amendments of which we consider it susceptible; and in reply, we may state in regard to the Act that it is unequal in its operations as regards the banks themselves, and that it is felt to be objectionable in regard to the abstraction, and consequent waste, which it occasions for the time being of the capital of the country, in the unnecessary amount of gold which is locked up unproductive in the cellars of the Scotch banks. City of Glasgow Bank.

Gold hitherto has never been in active circulation in Scotland, nor is it locally required, the people having thorough confidence in the banks, and preferring their notes, convertible at pleasure, to any other exchangeable equivalent; nor is gold wanted for exchange purposes, or transmission to other countries direct from Scotland; simply because the ultimate clearances which have to be discharged in that respect centre in London, and can be effected there only, when required for it in common with the other parts of the empire, from the resources of the Scotch banks lying resting in the hands of the London agents or correspondents for that purpose.

In proof of gold being little required in Scotland prior to the passing of the Act, the casual supply of it coming into the country by travellers, and at the Scotch markets, or fairs, greatly exceeded its wants; and the result therefore was, that from time to time it was transmitted by the different banks, either to London or to some of the English correspondents in Newcastle, Liverpool, or Manchester, according to convenience.

The mode or principle on which the average of the Scotch circulation was collected and struck in 1845, on the monthly returns of the Scotch banks in the year preceding, viz., 1844, and a certificate passed to each of them respectively thereon of the mean amount of notes which each bank was to be at liberty to issue, was not in accordance with the actual state of the circulation in 1844, from the Scotch banks having made their minimum returns only or immediately after having retired their notes at the bi-weekly exchange, instituted for the clearance and settlement of their notes; the maximum amount of their circulation was thus greatly in excess of what was returned, and the average, or certificate, then given was therefore totally inadequate for their wants, or their practice, even in 1845, when the Bill was passed, and much more so subsequently, from the extraordinary progress and expansion in trade, and production generally, with a great increase in the market value of all commodities as compared with the years immediately preceding the year 1844, and that year itself, on the returns of which the Act, 1845, was passed; hence the much larger measure of currency that is now required and must be had to carry over and clear the trading and domestic operations of the country; and, further, several of the issuing banks at the period of the passing of the Act were then but recently in operation, and in an unformed or undeveloped state, as compared with the older banks, and therefore were restricted to an amount of issue far below what the extent of business now requires.

What we would therefore take the liberty to suggest, in emendation of the Act, 1845, would be to give the banks a new average, and extend their authorised circulation, based on the currency of the country as it now stands, and any excess beyond that to be issued in gold or Government securities.

I have, &c.

(signed) *Rob. Salmond, Manager.*

The Right Hon.
Sir G. Cornwall Lewis, Bart.

THE following STATEMENT is submitted to the Chancellor of the Exchequer by the Governors and Directors of the Bank of Ireland, relating to the several matters brought under his notice by the Deputation at their interview with him in London, on the 28th ult., on the subject of the renewal of the Bank Charter.

First. With reference to the restriction against lending money on mortgage, as created by the 7th section of the Act 21 & 22 Geo. 3, c. 16, under which the Bank of Ireland was established,—It is submitted that the Bank at that time (1782) was the only chartered or public Bank in Ireland, and being established for the purpose of promoting public credit, and assisting the trade and commerce of the country, it was desirable that its capital, then but 600,000 £., should not be locked up in mortgages of land.

The capital of the Bank of Ireland now amounts under successive enactments to no less than 3,000,000 £. Irish, exclusive of the rest, or reserved fund, which exceeds 1,000,000 £. more.

Since the period referred to, the mode of conducting the mercantile and banking business, as also the landed interest and state of Ireland generally, have undergone important changes, and are now altogether different from what they were in 1782. For instance, amongst other changes, Joint Stock Banks have been established, and there are now several in Ireland which, as well as private banks, are wholly uncontrolled in their power to lend and advance on real security, while the Bank of Ireland is the only bank restricted in this respect. This clause, therefore, originally intended to promote the mercantile interest, is now found to operate injuriously, and thus the merchant and manufacturer, and landed proprietor, who may have abundant real security to offer, are deprived of the accommodation which otherwise the Governors and Directors would gladly afford, and they submit that the discretion which the law allows to all other banks may, with safety and advantage to the public, be extended to them, or that such a relaxation of the Act might be conceded to them as would allow of their advancing a certain amount, in the discretion of Government to fix upon, upon mortgage of real property.

It may be further stated, that in the late years of monetary pressure, 1847–8, this restriction was found extremely injurious, both to the mercantile and to the landed interests, and the Irish Government at that time having made inquiries on the subject, it was found that the clause in question at once prevented the Bank of Ireland from relieving the pressure which then bore so heavily on the country.

The Governors and Directors would, in furtherance of their views on this subject, call the attention of the Chancellor of the Exchequer to the specific case of Drainage Debentures issued by the Board of Works, as illustrating some of the difficulties of which they complain.

These Debentures being secured and charged on land, are held to come within the restriction of the Act alluded to, and the bank are unable to make advances on them, although issued under the authority of the special Act of Parliament, and possessing a security of the highest description.

The next question brought under the notice of the Chancellor of the Exchequer had reference to “the issue and reissue of their notes and bills by Banks of Issue,” with reference to which the Bank of Ireland, in common with all the other banks, are subject to very great inconvenience in consequence of the Act 9 Geo. 4, c. 81, by which all banks are prohibited from “issuing or reissuing their promissory notes or bills at any place where they shall have a resident agent, or house of business, unless the same shall be made payable at the places where they shall be issued or reissued, and in every such note the place where the same shall be issued or reissued, shall be expressly mentioned under a penalty of double the amount so issued or reissued.” The object of this enactment was to facilitate the holders of notes in obtaining gold, but it entails upon the banks very great expense as well as considerable labour and no small amount of risk, inasmuch as, in order to comply with the Act, they are obliged to return all notes, no matter where paid, to the particular offices at which they have been dated and issued, either in large parcels by special messengers, or cut in half for better security, before they can reissue or put them again into circulation.

The Bank of Ireland, and it is believed all the other Banks of Issue, are in the habit of paying their notes in gold at any of their branches wherever demanded, without any reference whatever to the places where they are issued, so that, in fact, every possible facility is given to the public, and far more than the banks are bound by law to afford. With a view to remedy the inconvenience felt by this enactment, it is submitted that Banks of Issue having paid or retired their notes at any of their branches other than those where they are by law bound to retire them, should have liberty to reissue such notes at whatever office they may have been paid.

Lastly, the Governors and Directors submit for the consideration of the Chancellor of the Exchequer the necessity for some alteration in the law for the protection of the bank against fraud in dealing with corporations who act under seal. By the recent decision in the House of Lords, in the case of “The Trustees of Evans’s Charities against the Bank of Ireland,” it was held that the bank was bound to replace the sum of 9,300 £. Government stock belonging to the trustees, together with a large amount of dividend. The trustees had entrusted the care of their seal to their agent or secretary, who, without any authority from them, affixed it to a power of attorney for a transfer of the stock in presence of two witnesses, by which

means he transferred and got possession of the fund, but inasmuch as the trustees had not authorised him to use the seal for this purpose, it was held to be a forgery and the bank was considered liable. In such a case it is submitted that the bank should be exonerated, and that the corporation shall bear the loss that shall be occasioned by their negligence and want of proper care in the custody of their seal. Appendix, No. 42.

The Governors and Directors submit that the renewal of the Bank Charter being now under consideration, an opportunity is afforded for an alteration or amendment of the law in regard to the several matters herein referred, and they will be prepared to supply such further information on the subject as the Chancellor of the Exchequer may require.

Appendix, No. 43.

THE following STATEMENT is submitted to the Chancellor of the Exchequer by the undermentioned unincorporated Banks or Banking Companies in Scotland, viz.:— Appendix, No. 43.
The Union Bank of Scotland; the Western Bank of Scotland; the Clydesdale Banking Company; the Edinburgh and Glasgow Bank; the City of Glasgow Bank; in order that the same may be laid before the Committee now sitting on the subject of the Bank Acts of 1844 and 1846.

THEY beg to represent the very serious disadvantages which, from not being incorporated, they are, by the Act of 1844, extended to Scotland in 1846, made to lie under in comparison with other Scotch Banks which had obtained charters of incorporation before the passing of these Acts; and from not being allowed to obtain incorporation, except by subjecting themselves to disabilities from which those other banks are exempt.

Previous to the passing of the Acts referred to, there were five Scottish banks incorporated. At that period, the amount of moneys required by public or private Acts of Parliament to be deposited in bank was comparatively insignificant; but it has recently been much increased under the operation of Drainage and Railway Acts, and especially of the Pupils' Protection Act, which has a very extensive application, and all of which Acts require that moneys having to be placed in bank shall be so placed in one that is incorporated. Thus an invidious distinction is created between the incorporated and unincorporated banks, although the one are not entitled to assume superiority over the other, whether as respects capital, credit, or respectability. Indeed, the injustice of the distinction has been tacitly acknowledged by Government, inasmuch as the Lord Advocate, in all recent Bills affecting Scotland, has permitted trust and other moneys to be deposited in any Joint Stock Bank of Issue, whether incorporated or unincorporated. At present, too, the unincorporated banks cannot take or hold securities as a firm or copartnership, but only in the name of trustees for their behoof; and as those trustees are constantly changing, much inconvenience as well as risk and expense are incurred in keeping the securities available.

The unincorporated banks would naturally seek to remedy these evils by applying for charters of incorporation; but in doing so, they are met by regulations which do not affect the banks that were incorporated before the passing of the above-mentioned Acts, and which, if submitted to by the former, would place them at a disadvantage as compared with their more fortunate neighbours.

The sixth clause of section 4, Act 7 & 8 Vict. c. 113, provides for the publication of the assets and liabilities of the company once a month. Could such publication be regarded as affording any true index to the state of a bank's affairs, there might be little objection to the requirement, provided the rule were made applicable to all banks alike; but the five chartered banks being exempt from it, publication by the others on obtaining charters would tend to lower them in status relatively to the former, and might possibly lead to more serious consequences. Such publication, however, affords no protection either to the public or shareholders, as is amply illustrated in the case of the Royal British Bank.

That there are no circumstances in their relative position warranting such distinction will be sufficiently evident on adverting to the present state of the banking establishments in Scotland, as exhibited in the Appendix to this statement, from which it appears, (1.) That the five chartered banks possess collectively a paid-up capital of 5,600,000 *l.*, while that of the five unincorporated banks is 5,307,000 *l.* (2.) That the chartered banks have, or had lately, an aggregate of 4,343 partners or shareholders, while the unincorporated numbered at the same period 6,472 partners. (3.) That the chartered banks have 228 branches in various parts of Scotland, and the unincorporated have 304. (4.) That the chartered banks have an authorised circulation of 1,593,413 *l.*, and the unincorporated have an authorised circulation of 1,067,234 *l.*, while their actual circulation bears a much higher proportion, the latest returns (those of 11 April 1857) being,

Chartered Banks	-	-	-	-	-	-	£. 1,765,764
Unincorporated Banks	-	-	-	-	-	-	1,530,080

This statement does not represent the other seven Unincorporated Scotch Banks, partly because the capital of these companies, as well as their operations, are on a less extensive scale, and because, lying more remote from the centres of business, they feel less sensibly the hardship complained of. In so far, however, as they are exposed to competition with the chartered banks, their grievance is the same.

Appendix No. 43.

It may also be noticed, that the five unchartered banks submitting this statement are principally Glasgow banks, while all the chartered banks have their head offices in Edinburgh; and it cannot but be deemed a hardship that the banking establishments of a city which now ranks second only to London in commercial importance should be denied equal privileges with those of Edinburgh, or at least that they should (in favour of the latter) be deprived by statute of rights which they originally possessed; for such is the result when deposits are compulsorily taken from them to be placed in any of the chartered banks or their branches. This consequence of the enactments complained of they now experience almost daily, and to a rapidly increasing extent; large sums, as well as important operative accounts, being continually withdrawn from them to be taken to a chartered bank, and often under circumstances most harassing and inconvenient to the parties who are compelled so to act.

In conclusion, it is humbly submitted that the present time affords a favourable opportunity for abolishing the objectionable enactments, and for introducing a measure which, while giving the public perfect safety, would place the banks in Scotland all upon the same level, and so cease to create distinctions which are unjustified by the positions of the respective establishments.

For the Union Bank of Scotland,
Ja. Robertson, Manager.

For the Western Bank of Scotland,
John Taylor, Manager.

For the Clydesdale Banking Company,
Geo. Readman, Manager.

For the Edinburgh and Glasgow Bank,
G. W. Snodgrass, Manager.

For City of Glasgow Bank,
Rob. Salmond, Manager.

APPENDIX referred to in the foregoing Statement.

N A M E.	Date of Establishment.	Amount of Capital Paid up.	Amount of Share Paid up.	Number of Partners.	Number of Branches.	Authorised Circulation.	Actual Circulation April 1857.
		£.	£.			£.	£.
1. Bank of Scotland - - - -	1695	1,000,000	100	645	35	300,495	368,920
2. Royal Bank of Scotland - - -	1727	2,000,000	100	958	35	183,000	264,127
3. British Linen Company - - -	1746	1,000,000	100	630	48	438,024	436,579
4. Commercial Bank of Scotland - -	1810	600,000	100	657	61	374,880	422,561
5. National Bank of Scotland - -	1825	1,000,000	10	1,453	49	297,024	308,597
	£.	5,600,000	- -	4,343	228	1,593,413	1,765,784
6. Union Bank of Scotland (comprehending seven others, all of much older date; one of them established in 1695) -	1830	1,000,000	50	930	73	415,690	509,325
7. Western Bank of Scotland (comprehending four others of older date) -	1832	1,500,000	50	1,280	98	337,938	435,440
8. Edinburgh and Glasgow Bank (comprehending two others) - - -	1838	1,000,000	5	1,575	23	196,657	148,981
9. Clydesdale Banking Company - -	1838	807,000	10	1,381	13	104,028	145,635
10. City of Glasgow Bank - - -	1839	1,000,000	10	1,306	97	72,921	290,839
	£.	5,307,000	- -	6,472	304	1,967,234	1,689,880
11. Aberdeen Town and County Bank -	1763 1838	1,090,795	-	3,872	84	436,563	536,721
12. North of Scotland Bank - - -							
13. Dundee Banking Company - - -							
14. Eastern Bank of Scotland - - -							
15. Caledonian Banking Company - -							
16. Perth Banking Company - - -	1838	1,000,000	10	1,306	97	72,921	290,839
17. Central Bank of Scotland - - -							
	£.	12,006,795	- -	14,687	616	3,087,209	3,832,585

Appendix, No. 44.

MEMORIAL of the Bankers of *Cumberland, Westmoreland, and Lancashire*, praying to be put on the same footing as Scotch and Irish Banks with regard to the Issue of Notes. Appendix, No. 44.

To the Right Honourable Sir *George Cornwall Lewis*, Bart., Chancellor of Her Majesty's Exchequer.

Right Honourable Sir,

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament 7 & 8 Vict. c. 32, in the counties of Cumberland, Westmorland, and Lancaster, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the average of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits. We beg respectfully to represent that in consequence of the shortness of the time permitted us by these clauses for taking the average, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulation, according to circumstances. At certain seasons of the year there are temporary demands for increased local circulation arising from fairs and other causes; we cannot at these times extend our circulations for fear of being unable to contract them, so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in remote country districts. When the temporary demand ceases, a further effect of this unnatural restriction is felt by us; our circulations contract, and we are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers, and the public generally.

We believe that bankers throughout the country would look upon this change with great satisfaction, and, as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

We would further respectfully represent that by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict. c. 37 & 38, which are complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the Issue Department of the Bank of England.

We would, therefore, further respectfully suggest that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1845, we trust that Parliament will see no difficulty in granting the concession.

Signed this 1st day of May, in the year of our Lord 1857.

Wakefield, Crewdson & Co., Kendal.

John Parkin, Manager of the Bank of Westmorland, Kendal.

The Lancaster Banking Company, per *Wm. Jackson*, Chairman, Lancaster.

The Cumberland Union Banking Company, per *Thomas Westray*, Chairman, Workington.

The Whitehaven Joint Stock Banking Company, per *Richard Armitstead*, Chairman, Whitehaven.

Stanley Dodgson, Manager of the Bank of Whitehaven, Whitehaven.

Benjamin Ward, Manager of the Carlisle and Cumberland Bank, Carlisle.

Alex. Davidson, Manager of the Carlisle City and District Bank, Carlisle.

Charles Birkbeck & Co., Bankers, Settle, &c.

Appendix, No. 44. **MEMORIAL** of the **Huddersfield Banking Company** and the **West Riding Union Bank**, praying to be placed on the same footing as Scotch and Irish Banks, as regards the **Issue of Notes**.

To the Right Honourable Sir *George Cornwall Lewis*, Bart., Chancellor of Her Majesty's Exchequer.

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament 7 & 8 Vict. c. 32, in the county of York, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18 and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent, that in consequence of the shortness of the time permitted us by these clauses for taking the averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances.

At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs, and other causes. We cannot at these times extend our circulations, for fear of being unable to contract them, so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in remote country districts.

When this temporary demand ceases, a further effect of this unnatural restriction is felt by us. Our circulations contract, and we are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction; and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

We would further respectfully represent, that by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict. c. 37 and 38, which are complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the Issue Department of the Bank of England.

We therefore respectfully suggest that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1845, we trust that Parliament will see no difficulty in granting the concession.

The Huddersfield Banking Company,
Per *D. Marsden*, Manager.

The West Riding Union Banking Company, Huddersfield,
Per *John Kaye*, Chairman.

MEMORIAL of **SHEFFIELD BANKING COMPANIES** praying to be put on the same footing as Scotch and Irish Banks, with regard to the **Issue of Notes**.

To the Right Honourable Sir *George Cornwall Lewis*, Baronet, Chancellor of Her Majesty's Exchequer.

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament 7 & 8 Vict. c. 32, in the counties of York and Derby, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We

We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the averages of our circulations taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent, that, in consequence of the shortness of the time permitted to issuing bankers by these clauses for taking the averages, they are unable to avail themselves of their circulations to the full extent granted by law.

At certain seasons of the year there are temporary demands for increased local circulation arising from fairs, from the accumulation of notes in the hands of tenants for some time previous to their rent days, and other causes. Bankers cannot at these times extend their circulations, for fear of being unable to contract their issues, so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the no small annoyance of their customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in country districts from a greater apprehension of forgery than exists with the well known local issues.

When this temporary demand ceases, a further effect of this unnatural restriction is felt by the issuing bankers. Their circulations contract, and they are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted to bankers for taking the averages of their circulations were extended from one month to six months, and the year divided into two periods of six months each, they would then be able to avail themselves of their circulations to very nearly the full extent permitted them by law, and to facilitate the transaction of business to their customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction, and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

We would further respectfully represent, that by the Scotch and Irish Banking Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits, a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England.

We therefore respectfully suggest that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts, than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1843, we trust that Parliament will see no difficulty in granting the concession.

For the Sheffield and Rotherham Banking Company,
W. Brown, Manager.

For the Sheffield and Hallamshire Bank,
Wm. Waterfall, Manager.

For the Sheffield Banking Company,
J. Barber, Manager.

MEMORIAL of the GLOUCESTERSHIRE BANKING COMPANY.

To the Right Honourable Sir *George Cornwall Lewis*, Bart., Chancellor of Her Majesty's Exchequer.

The MEMORIAL of the Gloucestershire Banking Company, carrying on the business of Bankers at Gloucester, Cheltenham, Tewkesbury, Stroud, Newnham, Cirencester, Stow-on-the-Wold, Moreton-in-the-Marsh, and Evesham, and issuing their own Notes under the provisions of the Act of 7 & 8 Vict. c. 32.

Showeth,

THAT their circulation of notes is limited by the said Act to 155,920 l.

That experience has proved that this amount is insufficient to the wants of the district.

That frequently, and especially at the customary periods of payment of rents and taxes, and of fairs and large markets, your memorialists are obliged to use gold and silver for large amounts, over and above the limited issue of their own notes, always at great inconvenience and loss to themselves, and generally objected to by their customers.

That this loss and inconvenience are greatly increased by the practice of taking the average circulation monthly; this practice obliging them to keep an unnecessary amount as a margin to provide against the possibility of exceeding their limit, and preventing them from availing themselves at any time of the full and specified limit.

The convenience of the public is affected by the necessity of contracting the circulation of the district at periods when it most requires expansion, and they cannot, without delay and loss, restore the equilibrium.

Appendix, No. 44. Already the provincial circulation has been reduced by the operation of the Act, under the provisions in respect of banks of issue becoming extinct, to the extent of 821,978 £, and any unnecessary contraction of circulation by the banks of issue now remaining, is therefore felt by the public in an increased degree.

Your memorialists therefore respectfully submit that it would be no infringement of the principle of the Act, yet of great benefit to them and their customers, to take the averages half-yearly instead of monthly, and they pray that they may be permitted to do so.

They also submit that, in accordance with the principle regulating the issue department of the Bank of England, and with the permission already granted to the Scotch and Irish Banks, they should be allowed to issue notes beyond their specified limit for a sum equal to the gold and silver held by them.

Signed, on behalf of the Gloucestershire Banking Company,

Samuel Baker, Chairman.

Gloucester, 5 June 1857.

MEMORIAL of BANKERS in the County of *Derby*.

To the Right Honourable Sir *George Cornwall Lewis*, Bart., Chancellor of Her Majesty's Exchequer.

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament 7 & 8 Vict., c. 32, in the county of Derby, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent that, in consequence of the shortness of the time permitted us by these clauses for taking the averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances.

At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs and other causes. We cannot at these times extend our circulations, for fear of being unable to contract them so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in remote country districts.

When this temporary demand ceases, a further effect of this unnatural restriction is felt by us: our circulations contract, and we are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction; and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

Crompton, Newton & Co.

Pro Samuel Smith & Co.

Ed. Calvert, Chief Cashier to the Firm.

W. & S. Evans & Co.

Wm. Baker, Chairman,

Derby and Derbyshire Banking Company.

MEMORIAL of BANKERS in the Counties of Bedford, Hertford, Buckingham, and Essex.

To the Right Honourable Sir George Cornwall Lewis, Bart., Chancellor of Her Majesty's Exchequer.

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament 7 & 8 Vict. c. 32, in the counties of Bedfordshire, Hertfordshire, Buckinghamshire, and Essex, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent, that, in consequence of the shortness of the time permitted us by these clauses for taking the averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances.

At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs and other causes. We cannot at these times extend our circulations, for fear of being unable to contract them, so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in country districts. When this temporary demand ceases, a further effect of this unnatural restriction is felt by us: our circulations contract, and we are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction; and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

We would further respectfully represent that, by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict. c. 37 and 38, which are complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue, beyond their fixed limits, a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England.

We therefore respectfully suggest that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1845, we trust that Parliament will see no difficulty in granting the concession.

(signed) *Thos. Barnard & Sons, Bankers, Bedford.*
Sharplea, Tuke, Lucas & Co., Bankers, Hitchin, &c.
Wells, Hogge & Lindsell, Bankers, Biggleswade, &c.
J. G. Fordham & Sons, Bankers, Royston.
Bassett, Son & Harris, Bankers, Leighton Buzzard, &c.

PETITION of the Chamber of Commerce, Edinburgh.

The humble Petition of the Chamber of Commerce and Manufactures of the City of Edinburgh, incorporated by Royal Charter,

Showeth,

THAT by an Act passed in the year 1844 to regulate the issue of Bank Notes, it was enacted that securities to the value of fourteen million pounds should be set apart by the issue department of the Bank of England, and that thereafter there should be delivered to the banking department an amount of Bank of England Notes equal to the aggregate amount of the securities, coin, and bullion possessed by the issue department.

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That

Appendix, No. 44.

That since the passing of the aforesaid Act, the population of the country and its domestic and foreign trade have very largely increased, and that the amount of Bank Notes sufficient for the requirements of the increased population and commerce is likewise necessarily greater.

That in Scotland, in which any increase in the issue of notes since 1845 is only permitted under regulations which take from the banks of issue every temptation to over-issue, the actual circulation has gone on increasing as the population and trade of the country have increased, until it is now one-third greater than it was in 1845, when the Act regulating the issues of the Scotch banks was passed by the Legislature.

That the census returns show that the population of England has been increasing faster than that of Scotland, and that there is every reason to believe that its progress in trade has been proportionally as great.

That on several occasions lately the reserve of notes in the banking department of the Bank of England has been reduced so low as to induce merchants to apply for banking assistance which they did not at the time require, lest they might be unable to obtain it at a subsequent period; thus materially aggravating mercantile pressure, and producing rapid fluctuations in the value of money.

That your petitioners would therefore respectfully recommend that the Bank of England should be authorised to issue upon securities additional notes to the value of four million pounds, or such other sum as may appear necessary for the requirements of the country.

May it therefore please your Honourable House to take the premises into consideration, and to authorise such an increase to the note-issue of the Bank of England as in your wisdom shall seem meet.

And your Petitioners shall ever pray.

Signed, in name and by appointment of the Chamber, and seal affixed, this 26th day of February 1857.

Geo. E. Russell, Chairman.

PETITION of Bankers in the South of *England*.

The humble Petition of the undersigned Bankers, resident and carrying on Business in the South of *England*.

THAT your petitioners are bankers carrying on their business in different parts of the south of England.

That your petitioners have relinquished issuing their own notes, and adopted the circulation of the Bank of England, receiving the compensation allowed by the Bank Charter Act, 1844.

That the arrangement entered into by your petitioners for issuing Bank of England Notes instead of their own, having been, in furtherance of the views and intentions entertained by Parliament at the period of the passing of the Bank Charter Act, 1844, was understood by your petitioners as intended to be continued so long as the issuing bankers retained the privilege of circulating their own notes.

That the compensation of 1*l.* per centum per annum, on the average amount of the circulation of your petitioners, and bankers similarly circumstanced, was not and is not more than a reasonable and proper allowance for the surrender of the privilege of issuing their own notes; and, unless such compensation be continued while bankers are permitted to use their own notes, your petitioners will be injured by having assisted in furthering the principle upon which the Bank Charter Act of 1844 was based, and the views of the Government of that period.

Your petitioners, therefore, humbly pray, that, in the event of bankers being allowed to continue to issue their own notes, the present compensation to bankers adopting the issue of the Bank of England in lieu of their own notes may also be continued; and that, in any Act to be passed affecting the privileges of the Bank of England as to the issue of notes, or the objects contemplated by the Bank Charter Act, 1844, such compensation may be provided for.

And your Petitioners will ever pray, &c.

Grant, Gillman & Long.
Erasmus Jackson, for South Hants Bank.
Gunner & Co.
 &c. &c. &c.

PETITION of the Chamber of Commerce, *Leeds*.

To the Honourable the Commons of the United Kingdom of *Great Britain and Ireland*, in Parliament assembled.

The humble Petition of the *Leeds* Chamber of Commerce,

Showeth,

THAT your petitioners, being members of a commercial body, are greatly interested in whatever may tend to promote the well-being of trade, and are especially anxious that the basis thereof, the monetary system, should be placed and maintained in a firm and honourable position.

That your petitioners view with great satisfaction, that a Select Committee has been appointed by your Honourable House, to sit for the purpose of inquiring into the operation of the Banking Act of 1844 for England, and also into the operation of the Banking Acts for Ireland and Scotland, passed in 1845.

That your petitioners, regarding the question of the currency as a question of vital importance to the interests of the nation, and recognising the imperative necessity that all laws which are intended to regulate the value of the metallic currency and the circulation of Bank Notes, should be framed on wise and equitable principles, so that all classes of the population of this kingdom may alike experience in their dealings with one another, the salutary effects thereof, no opportunity being afforded in the operation of such laws for any persons to secure unjust gain, to the injury of their fellow-subjects, humbly urge your Honourable House to adopt such measures as may cause the inquiry about to be made, to be of the most searching and impartial character.

Your petitioners therefore humbly pray, that only such Members of your Honourable House may be appointed to sit on the Committee for inquiring into the operation of the Banking Act of 1844 for England, and also into the operation of the Banking Acts for Ireland and Scotland, passed in 1845, that are known to be strictly independent in their views, and unbiassed by particular interests as regards the currency, so that a full, fair, and impartial investigation of the operation of the above Acts may be ensured.

And your petitioners will ever pray.

Signed on behalf of the Council of the Leeds Chamber of Commerce,

Darnton Lupton,
Vice-President.

PETITION of Bankers and Managers of Joint Stock Banks in the County of *Kent*.

The humble Petition of the undersigned Bankers and Managers of Joint Stock Banks carrying on business in the county of *Kent*, and issuers of their own Notes,

Showeth,

THAT, under the Act passed in the seventh and eighth years of the reign of her present Majesty, c. 32, the note circulation of every firm of country bankers was restricted to the average circulation of twelve weeks preceding the 27th day of April 1844.

That each firm issuing its own notes is bound by the said Act to make a weekly return of its circulation; and further, that on the fourth week the average of the four preceding weeks is taken, and should that exceed the fixed limit, the amount of such excess is liable to be forfeited to the Commissioners of Inland Revenue by way of penalty.

That your petitioners, in common with all country bankers who are issuers of their own notes, are placed at certain seasons of the year in positions of great difficulty in their endeavour to keep under their respective circulation, arising from increased periodical demands for agricultural labour, more especially during the time of hop-picking, also the retention of notes by the growers for the payment of their duty, and various other material causes.

That at such periods they are compelled to cease issuing their own notes altogether, and to substitute gold or Bank of England Notes; and that, notwithstanding such cessation, instances have occurred when they have been in excess, in spite of the greatest vigilance and desire to keep within their average; that at such times their attention is most fully occupied in providing for the extraordinary wants of the neighbourhood, and the task of endeavouring to keep down the circulation is rendered most harassing.

That your petitioners humbly venture to suggest that an extension of the number of weeks, from four to eight weeks, in striking the average of their circulation, would be a great boon and assistance to country bankers issuing their own notes, inasmuch as it would effectually remedy the present grievance without controverting the spirit of the Act.

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Your petitioners therefore most humbly pray, that your Honourable House will consent to the extension of the period for calculating the average circulation, and that a clause to that effect may be inserted in the Act for the renewal of the Bank Charter, or give such other relief as to your Honourable House may seem more fit.

And your petitioners, as in duty bound, will ever pray.

*Hammond & Co.
Hilton, Rigden, & Co.
Vallance & Co.
&c. &c. &c.*

PETITION of Bankers in the Counties of *Cumberland, Westmorland, and Lancaster.*

THE Petition of the undersigned Bankers, issuing their own Notes under the provisions of the Act 7 & 8 Vict. c. 32, in the counties of *Cumberland, Westmorland, and Lancaster,*

Showeth,

THAT your petitioners, without venturing to offer any opinion as to the general principles of the Act above referred to, beg to call the attention of your Honourable House to certain provisions contained in such Act, which in practice work with greater stringency than your petitioners believe it was intended they should by the original framers of the Act.

That your petitioners beg to call the attention of your Honourable House to clauses 13, 17, 18, and 19, which provide that the averages of their circulation, taken for each succeeding period of four weeks, should not exceed certain fixed limits.

That your petitioners beg respectfully to represent that, in consequence of the shortness of the time permitted to them by these clauses for taking the averages, they are unable to avail themselves of their circulations to the full extent granted them by law, by amounts varying from 5 to 10 per cent. of their circulations, according to circumstances.

That at certain seasons of the year there are temporary demands for increased local circulation, arising from fairs and other causes.

That your petitioners at these times cannot extend the circulation of their notes for fear of being unable to contract them so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England Notes, to the annoyance of their customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England Notes not being freely taken in remote country districts.

That when this temporary demand has ceased, a further effect of this unnatural restriction is felt by your petitioners in the contraction of their circulation, which they are unable to restore to its natural limit until another period of activity commences.

That your petitioners beg respectfully to represent that if the time permitted them for taking the average of their circulation were extended from one month to six months, and the year divided into two periods of six months each, they would thereby be able to avail themselves of their circulation to nearly the full extent allowed them by law, and to facilitate the transaction of business to their customers and the public generally without infringing the principle of the Act of Parliament above referred to.

That your petitioners beg further respectfully to represent that by the Scotch and Irish Banking Acts of 1845 (8 & 9 Vict. c. 37 and 38), which are the complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England.

Your petitioners therefore humbly pray your Honourable House that in any Bill to be introduced for the regulation of the currency, you will be pleased to introduce clauses for extending the time for taking the average of the circulation of country bankers from four weeks to six months, and for enabling them to issue beyond their fixed limits notes for sums of money equal in the aggregate amount to the gold and silver held by them respectively.

And your petitioners will ever pray, &c.

Wakefield, Crowden, & Co., Kendal.

Bank of Westmorland, p.

John Parkin, Manager.

For the Lancaster Banking Company,

John Coulston, Manager.

&c. &c. &c.

PETITION of the Chamber of Commerce, *Birmingham*.

THE humble Petition of the Chamber of Commerce for *Birmingham* and the
Midland District,

Showeth,

THAT the laws now in force respecting the business of banking and the issue of Bank Notes (especially the Bank Charter Act of 1844) have not in practice been followed by the results contemplated by their enactment, viz. a diminution of the fluctuations in the amount of circulation, in the value of money, and in the general range of prices (greater and more frequent fluctuations in the two former having taken place during the last 13 years than during any similar period in the present century).

That since the amount of Bank Note issue was regulated by the said Act, the population of this realm has greatly increased, the basis of its commercial operations has been greatly extended, and the late unforeseen discoveries of gold in California and Australia have tended in various ways to disturb the monetary relations of the country.

That, notwithstanding the enormous amount of gold imported since those discoveries, its re-export has been so extensive and immediate that the amount of bullion in the issue department of the Bank of England (the foundation on which the issue of Bank Notes is based by the said Act) has been diminished below the amount at which it stood at the time of passing the said Act; and thus, notwithstanding the aforesaid large increase in population and trade, the amount of Bank of England Notes in circulation is now considerably less than was the case in 1844, while the issues of private and joint-stock banks have also largely diminished since that period.

That the principle on which the privilege of issuing notes is by the Bank Charter Act of 1844 granted to certain banks, and withheld from others, and also the provisions of the Act for regulating joint-stock banks, 1844, appear to your petitioners to require revision.

That for these reasons your petitioners have learned with much satisfaction that your Honourable House has appointed a Committee to inquire into the operation of the said Acts, and of the Bank Acts for Ireland and Scotland; and, being deeply impressed with the importance of such inquiry, they earnestly pray that it may be made as full, searching, and impartial as possible, and especially that competent witnesses from various parts of the kingdom may be examined who can lay before the Committee their experience of the practical results of the said Acts.

And your petitioners will ever pray.

Signed on behalf and by direction of the Council,

J. D. Goodman, Vice-President,

PETITION of the *Liverpool* Financial Reform Association.

The Petition of the undersigned Members of the Financial Reform Association,
and other Inhabitants of *Liverpool*,

Humbly sheweth,

THAT your petitioners, being deeply interested in the prosperity of the trade, commerce, and manufactures of this country, regret to find that the Committee of your Honourable House appointed to inquire into the subject of renewing the Bank of England Charter, is mainly composed of men pledged to the existing system, and directly interested in its continuance.

That the secrecy of its proceedings must tend to impair public confidence in that Committee, as tending to show the existence of a foregone conclusion on the part of Her Majesty's Government in favour of the renewal of the charter.

That, without entering into any discussion of currency theories, or suggesting any particular remedies for grievances which all mercantile men must feel, your petitioners think it highly essential to the public welfare, as well as to the character of Parliament and Government, that the inquiry into this important subject should be conducted by impartial and able men, unpledged to any particular system, and also that it should be an open one, so that its proceedings may be reported whilst in progress, and opportunities offered for the correction of erroneous evidence and mis-statements, if any such be made.

Your petitioners therefore humbly pray that your Honourable House will be pleased to adopt such measures as may be necessary to render the inquiry into the Bank Act of 1844, and the Bank of England Charter, thoroughly searching, honest, and impartial; and also that your Honourable House will give additional efficiency and credit to the deliberations of such Committee, by removing from it the seal of secrecy.

And your petitioners will ever pray.

John Jones.
Robertson Gladstone.
Lawrence Heyworth.
&c. &c. &c.

PETITION of Bankers in the County of *Gloucester*.

WE, the undersigned bankers issuing our own notes, under the provisions of the Act of Parliament 7 & 8 Vict., c. 32., in the County of Gloucester, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent, that in consequence of the shortness of the time permitted us by these clauses for taking these averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances.

At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs and other causes. We cannot at these times extend our circulations, for fear of being unable to contract them so as to reduce the average within the limit, in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England Notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England Notes not being freely taken in remote country districts. When this temporary demand ceases, a further effect of this unnecessary restriction is felt by us; our circulations contract, and we are unable to restore them to their natural limit, until another period of activity commences. We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction; and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest, that this change should be embodied in the Bill to be brought before the House of Commons during the present Session. We would further respectfully represent, that by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict., c. 37 and 38, which are complements to the English Acts of 1844, the Scotch and Irish banks are allowed to issue, beyond their fixed limits, a sum equal to the amount of gold and silver held by them respectively, in accordance with the principles which regulate the issue department of the Bank of England.

We therefore respectfully suggest, that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1845, we trust that Parliament will see no difficulty in granting the concession.

Harwood, Hatcher, & Sams,
Thornbury Bank, Gloucestershire.

22 May 1867.

PETITION of Bankers in the County of *Monmouth*.

To the Honourable the Commons of *Great Britain* and *Ireland* in Parliament assembled.

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament 7 & 8 Vict. c. 32, in the county of Monmouth, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act. We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the averages of our circulation, taken for each succeeding period of four weeks, shall not exceed certain fixed limits. We beg respectfully to represent that, in consequence of the shortness of the time permitted us by these clauses for taking the averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances. At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs and other causes. We cannot at these times extend our circulations for fear of being unable to contract them so as to reduce the average within the limit in the short time allowed for that purpose, and are, therefore, compelled to substitute gold or Bank of England Notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England Notes not being freely taken in remote country districts.

When

When this temporary demand ceases, a further effect of this unnatural restriction is felt by us; our circulations contract, and we are unable to restore them to their natural limit, until another period of activity commences. We beg respectfully to represent that, if the period permitted us were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction; and, as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

We would further respectfully represent that by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict. c. 37, 38, which are complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England. We therefore respectfully suggest that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principle of the legislative measures of 1844 and 1845, we trust that Parliament will see no difficulty in granting the concession.

*Bromage, Snead, & Snead, Bankers,
Chepstow, Monmouthshire.*

PETITION of Bankers in the Counties of *York* and *Derby*.

To the Honourable the Commons of the United Kingdom of *Great Britain* and *Ireland*,
in Parliament assembled.

WE, the undersigned bankers, issuing our own notes under the provisions of the Act of Parliament, 7 & 8 Vict. c. 32, in the counties of *York* and *Derby*, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call the attention of your Honourable House to certain provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call the attention of your Honourable House to clauses 13, 17, 18 and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent to your Honourable House, that in consequence of the shortness of the time permitted to issuing bankers by these clauses, for taking the averages, they are unable to avail themselves of their circulations to the full extent granted by law.

At certain seasons of the year there are temporary demands for increased local circulation arising from fairs, from the accumulation of notes in the hands of tenants for some time previous to their rent days, and other causes, bankers cannot at these times extend their circulations for fear of being unable to contract their issues so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England Notes, to the no small annoyance of their customers; gold being an inconvenient medium of exchange for large amounts, and Bank of England Notes not being freely taken in country districts from a greater apprehension of forgery than exists with the well-known local issues.

When this temporary demand ceases, a further effect of this unnatural restriction is felt by the bankers. Their circulations contract, and they are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent to your Honourable House, that if the time permitted to bankers for taking the averages of their circulations were extended from one month to six months, and the year divided into two periods of six months each, they would then be able to avail themselves of their circulations to very nearly the full extent permitted them by law, and to facilitate the transaction of business to their customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction, and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest to your Honourable House that this change should be embodied in the Bill, to be brought before your Honourable House during the present Session.

We would further respectfully represent to your Honourable House, that by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict., c. 37 & 38, which are complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits, a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England.

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We therefore respectfully pray your Honourable House, that we should be put upon the same footing as the Scotch and Irish banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our respective districts than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1845, we trust that your Honourable House will see no difficulty in granting the concession.

And your petitioners will ever pray, &c.

For the Sheffield and Hallamshire Bank,
Wm. Waterfall, Manager.

For the Sheffield Banking Company,
Jos. Barber, Manager.

For the Sheffield and Rotherham Banking Company,
Wm. Ryann, Manager.

PETITION of BANKERS in the County of *Derby*.

To the Honourable the Commons of the United Kingdom of *Great Britain and Ireland*,
in Parliament assembled.

The humble Petition of us, the undersigned Bankers, issuing our own Notes, under the provisions of the Act of Parliament 7 & 8 Victoria, cap. 32, in the county of *Derby*, who, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain Provisions contained therein, which in practice work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18 and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent that, in consequence of the shortness of the time permitted us by these clauses for taking the averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances.

At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs and other causes. We cannot at these times extend our circulations, for fear of being unable to contract them so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in remote country districts.

When this temporary demand ceases, a further effect of this unnatural restriction is felt by us. Our circulations contract, and we are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction, and, as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before your Honourable House during the present Session.

And your petitioners will ever pray.

Crompton, Newton & Co.
Pro *Samuel Smith & Co.*,
Ed. Calvert, Chief Cashier to the Firm.

W. & S. Evans & Co.
W. Baker, Chairman of the Derby and Derbyshire
Banking Company.

PETITION of *William Brown*, President of, and as representing the Glasgow and West of Scotland Guardian Society for the Protection of Trade.

The Petition of *William Brown*, President of, and as representing the Glasgow and West of Scotland Guardian Society for the Protection of Trade, comprising upwards of 1,000 Members, consisting of Bankers, Merchants, Manufacturers, and Traders, carrying on business in Glasgow and elsewhere,

Humbly sheweth,

THAT your petitioners most respectfully take the liberty of addressing your Honourable House for the purpose of requesting your consideration to some of the following reasons, which they would beg leave to submit with the view of procuring a repeal, or at least a very considerable modification, made in the provisions of the Act to regulate the issue of bank notes in Scotland :—

1st. Because your petitioners consider that the provisions for regulating the issue of notes in Scotland are erroneous in theory, and have been found in practice to inflict an unnecessary burden on the mercantile community.

2d. Because the said provisions are unfair in their operations, and introduce inequalities which are uncalled for in the conditions on which the banks in Scotland carry on their business.

3d. Because the said provisions are useless for the purpose for which they were intended, viz., to maintain the convertibility of the bank note, and to secure the due payment of the same in gold.

4th. Because the stock of bullion at present held by the banks is unnecessarily large, and so much capital lying waste and unproductive locked up in the safes of the banks.

5th. Because the provisions contain no mode whereby the circulation can be extended or re-adjusted, so as to meet the increase in the trade and commerce of the country, or in the progress and development of individual banks.

That, in the event of the said provisions not being repealed, your petitioners would most respectfully beg leave to submit for the consideration of your Honourable House the following suggestions, and which, if carried into practice, would, they humbly think, be the means of procuring considerable relief to the mercantile community :—

1st. That a fresh average be annually or triennially taken on the basis of the circulation of the previous year, or the previous three years ; or,

2d. That a certain amount of fixed circulation be allowed to each bank on the basis of its paid-up capital, say one-third ; or,

3d. If no alteration is to be made in the proportions of the circulation as at present fixed and allowed, then it is respectfully submitted that each bank be permitted to hold three-fourths of the excess in Government securities, and one-fourth in gold.

May it therefore please your Honourable House to take this petition into consideration, and grant such relief as shall appear just and proper to your Honourable House, or to do otherwise, as shall be considered expedient.

And your petitioner will ever pray.

William Brown.

PETITION of Bankers in the City of *Coventry*.

To the Honourable the Commons of the United Kingdom of *Great Britain* and *Ireland*, in Parliament assembled.

WE, the undersigned bankers, issuing our own notes, under the provisions of the Act of Parliament 7 & 8 Vict. c. 32, in the city of *Coventry*, in the county of *Warwick*, without venturing to offer any opinion as to the general principles of the Act, respectfully beg to call your attention to certain provisions contained therein, which, in practice, work with greater stringency than we believe it was intended they should by the original framers of the Act.

We beg to call your attention to clauses 13, 17, 18, and 19, which provide that the averages of our circulations, taken for each succeeding period of four weeks, shall not exceed certain fixed limits.

We beg respectfully to represent that in consequence of the shortness of the time permitted us by these clauses for taking the averages, we are unable to avail ourselves of our circulations to the full extent granted us by law, by amounts varying from 5 to 10 per cent. of our circulations, according to circumstances.

At certain seasons of the year there are temporary demands for increased local circulation, arising from fairs, and other causes. We cannot at these times extend our circulations, for fear of being unable to contract them so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of

Appendix, No. 44. England notes, to the no small annoyance of our customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in remote country districts.

When this temporary demand ceases, a further effect of this unnatural restriction is felt by us. Our circulations contract, and we are unable to restore them to their natural limit until another period of activity commences.

We beg respectfully to represent, that if the time permitted us for taking the averages of our circulations were extended from one month to six months, and the year divided into two periods of six months each, we should then be able to avail ourselves of our circulations to very nearly the full extent permitted us by law, and to facilitate the transaction of business to our customers and the public generally. We believe that bankers throughout the country would look upon this change with great satisfaction; and as it would not in any way infringe upon the principle of the Act of Parliament above referred to, we beg respectfully to suggest that this change should be embodied in the Bill to be brought before the House of Commons during the present Session.

We would further respectfully represent, that by the Scotch and Irish Banking Acts of 1845, 8 & 9 Vict., c. 37 & 38, which are complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits, a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England.

We therefore respectfully suggest that we should be put upon the same footing as the Scotch and Irish Banks in this respect, and thus be enabled to meet with greater regularity and certainty the legitimate business wants of our district than we are able to do at present, and to obviate the difficulties and inconveniences under which we at present labour. As this would be in entire accordance with the principles of the legislative measures of 1844 and 1845, we trust that Parliament will see no difficulty in granting the concession.

For the Coventry and Warwickshire Banking Company,
J. Lissaman, S. Manager.

For the Coventry Union Banking Company,
E. M. Swan, Sub-Manager.

Coventry, 1 June 1857.

PETITION of BANKERS in the Counties of *Lincoln* and *Northampton*.

To the Honourable the Commons of the United Kingdom of *Great Britain* and *Ireland*,
in Parliament assembled.

The Petition of the undersigned Bankers issuing their own Notes under the provisions of
the Act 7 & 8 Vict. c. 32, in the counties of *Lincoln* and *Northampton*,

Showeth,

THAT your petitioners without venturing to offer any opinion as to the general principles of the Act above referred to, beg to call the attention of your Honourable House to certain provisions contained in such Act, which in practice work with greater stringency than your petitioners believe it was intended they should by the original framers of the Act.

That your petitioners beg to call the attention of your Honourable House to clauses 13, 17, 18, and 19, which provide that the averages of their circulations, taken for each succeeding period of four weeks, should not exceed certain fixed limits.

That your petitioners beg respectfully to represent, that in consequence of the shortness of the time permitted them by these clauses for taking the averages, they are unable to avail themselves of their circulations to the full extent granted them by law, by amounts varying from 5 to 10 per cent. of their circulations, according to circumstances.

That at certain seasons of the year there are temporary demands for increased local circulation, arising from fairs, and other causes.

That your petitioners at these times cannot extend the circulation of their notes, for fear of being unable to contract them, so as to reduce the average within the limit in the short time allowed for that purpose, and are therefore compelled to substitute gold and Bank of England notes, to the annoyance of their customers, gold being an inconvenient medium of exchange for large amounts, and Bank of England notes not being freely taken in remote country districts.

That when this temporary demand has ceased, a further effect of this unnatural restriction is felt by your petitioners in the contraction of their circulation, which they are unable to restore to its natural limit until another period of activity commences.

That your petitioners beg respectfully to represent, that if the time permitted them for taking the average of their circulation were extended from one month to six months, and the year divided into two periods of six months each, they would thereby be able to avail themselves of their circulation to nearly the full extent allowed them by law, and to facilitate the transaction of business to their customers and the public generally, without infringing the principle of the Act of Parliament above referred to.

That

That your petitioners beg further respectfully to represent, that by the Scotch and Irish Banking Acts of 1845 (8 & 9 Vict. c. 37 and 38), which are the complements to the English Act of 1844, the Scotch and Irish banks are allowed to issue beyond their fixed limits, a sum equal to the amount of gold and silver held by them respectively, in accordance with the principle which regulates the issue department of the Bank of England.

Your petitioners, therefore, humbly pray your Honourable House, that in any Bill to be introduced for the regulation of the currency, you will be pleased to introduce clauses for extending the time for taking the average of the circulation of country bankers from four weeks to six months, and for enabling them to issue beyond their fixed limits notes for sums of money equal in the aggregate amount to the gold and silver held by them respectively.

And your petitioners will ever pray, &c.

Stamford, Spalding and Boston Banking Company, by
Orlando Edmonds, Managing Director.

William Risbee, Manager of the Northamptonshire Union Bank.

S. Read, Manager of the Northamptonshire Banking Company.

The Lincoln and Lindsey Banking Company, by
W. T. Page, Manager.

PETITION of Merchants, Manufacturers, Shipowners, &c., of the City of *Glasgow*.

The Petition of the undersigned Merchants, Manufacturers, Shipowners, and others of the City of *Glasgow* and its Neighbourhood,

Humbly sheweth,

THAT there are 17 banks in Scotland, composed of 13,991 partners or shareholders, with a paid-up capital of 11,726,260 *l.* sterling.

That previous to the year 1844 the trade of banking in Scotland was free. Scotsmen, if they saw fit, were entitled to associate and carry on business as bankers, and under this freedom from legislative restrictions or control Scottish banks were secure, and the Scottish banking system was looked on as a model worthy of adoption in England and the British colonies, whilst the mercantile, manufacturing, agricultural, and industrious classes generally received monetary accommodation on moderate and reasonable terms.

That in 1844, however, through the connivance of two or three interested bankers, who were assumed to represent the people of Scotland, but wholly unknown to the people themselves, without the same ever having been called for by them, without any reason ever having been assigned, and when the vigilance of the Scottish Members of Parliament was lulled asleep by the declaration of the late Sir Robert Peel, when introducing the Bank of England Charter Act of that year, that the legislation affecting Scottish and Irish banking would be postponed till next Session (1845), a monopoly was enacted by the substitution of the words "United Kingdom" for the word "England" in the said Act; and the formation of new banks of issue in all time coming were strictly prohibited.

That this monopoly was not only insidiously enacted, but it was in direct opposition to the principles of free trade recognised by the British Legislature, for it is impossible in the nature of things there can be free trade in commodities in the true sense, if the trade in the very means or instruments by which commodities are to be measured or estimated and interchanged is a monopoly in the hands of comparatively a few privileged parties, whose interest is adverse to the interests of all other classes of the community.

That in like manner the restriction of the issues or bank note circulation imposed by the Act 1845, and prohibition of any increase in the circulation except in proportion to gold coin held in reserve by the banks, irrespective of all increase of population or extended trade or greater demands for monetary accommodation, was equally uncalled for and equally impolitic. The holding of gold coin is not only unprofitable, but it affords little more than a nominal security to the public, inasmuch as it just displaces capital in some other shape yielding profit or returns, whereas the gold yields none, whilst as a rule it operates most unequally and inequitably amongst the banks themselves, having no reference whatever to their different amount of capital, circulation, or deposits. In fact, it is a purely arbitrary regulation, without any valid reason or principle for its adoption. It constitutes no adequate security for the payment or conversion of the notes, and far less does it guarantee the deposits, whose receipt holders, if any special security is necessary at all, require to be guaranteed just as much as, if indeed not more, than the holders of the notes.

That in the 20 years betwixt 1825 and 1845, five new native joint stock banks were established in the city of Glasgow, namely, the Union Bank, now the Union Bank of Scotland, Western Bank, Clydesdale Bank, City Bank, and Edinburgh and Glasgow Bank. But during the last 12 years, or since the enactment of the monopoly, not a single new bank has been established, although the population, trade, commerce, and shipping of the city and harbour, and demands for monetary accommodation have increased in a much greater ratio, in fact have been positively much greater in these 12 years than during the previous 20. As a consequence of this monopoly, the shares of all the Scottish banks are at large

Appendix, No. 44. premiums. The dividends range from 6 to 10 per cent., the average being 8 per cent.; but all this gain of the banks in virtue of their monopoly just implies high and usurious rates of interest and discount exacted from the public; the gains or prosperity of the banks are simply synonymous with the losses and injury of the commercial and industrious and producing classes who are dependent for monetary accommodation on the banks; and such losses and injury will continue to be sustained so long as the right of competition or of free trade in banking is denied to the people—so long as the banking and money interest is protected and pampered by the Legislature.

That, if the population, trade, and commerce of Glasgow during these 20 years could sustain five new banks with advantage to themselves and the public, the inference is that the increased and still extending trade, shipping, and commerce of the city and harbour afford room for additional banks, and there is no reason why the new race of manufacturers, traders, and merchants who have established themselves in business since 1845 should be deprived of the privileges which their predecessors enjoyed, or be prevented from combining their own credit, and adding to the money power of the community.

Contrasted with the number of banks in England or Australia or Canada, and the amount of circulation in proportion to capital and with reference to population, Scottish banking is unduly restricted; and it may well be asked, Why should Scotland, which originated the joint-stock system, and taught England and our colonies the science or true principles of banking, be less free in her banking operations than either Victoria or Canada? Why should her sons who stay at home be denied the privilege of being their own bankers, while those who emigrate are free and unrestricted?

That when the Act of 1845 was under discussion in the House of Commons, Sir Robert Peel declared that the monopoly which had been created in 1844 unknown to the Scottish Members might be relaxed at the expiry of the Bank of England Charter Act, or when it came to be renewed, on application being made or cause shown for such relaxation.

That your Petitioners are satisfied that the policy of restricting the number of banks in Scotland is exceedingly fallacious. It can have no other effect than to increase the power and profits of those who deal in and live by money at the expense of the industrious and productive and commercial classes.

That your Petitioners are of opinion that the expediency of affixing a price or monetary denomination to our gold coins or sovereigns ought to be a principal point of inquiry by the Committee on the Bank Charter Act, and also that all monopolies of banking and undue and arbitrary restrictions should be done away, and that there should be as much freedom in banking as in baking—in the supply of money as in the supply of food; and that cheap or low prices for the one are not more important than cheap or low rates of usance or interest for the other.

But what your Petitioners wish more immediately to press on the attention of your Honourable House is, that the prohibition against the formation of new banks in Scotland and the law as to the reserves of gold should be repealed, or at all events revised, amended, or relaxed, to the effect of permitting the formation of new banks in Scotland, especially in the city of Glasgow and other localities where the population, trade, and commerce have increased, and in proportion to such increase; and the substitution of Government securities to be held by the banks instead of gold coins as a security for the payment or convertibility of their notes.

May it therefore please your Honourable House to take this Petition into consideration, and, with or without remitting the same to the Committee on the Renewal of the Bank Charter Act, to alter, amend, modify, or relax the Acts of 1844 and 1845 to the effect foresaid.

And, as in duty bound, your Petitioners will ever pray, &c.

Wm. A. G. M'Leod.

A. Adamson.

A. M'Lachlan.

&c. &c. &c.

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I N D E X.

[*N. B.*—In this Index the *Figures* following the Names of the Witnesses refer to the Questions in the Evidence, and those following *App. p.* to the Paging of the Appendix.]

A.

ACCOUNTS (BANK OF ENGLAND):

1. *Form of Weekly Account now published ; its Advantages.*
2. *Exceptions taken to the present Form.*
3. *Delay in Publication ; Amendment contemplated.*
4. *Form of Account proposed by Mr. Wilson ; Objections thereto.*
5. *System of Account previously to 1844.*

1. *Form of Weekly Account now Published ; its Advantages :*

Explanation as to the items of a paper (*App. p.* 241), being a copy of the weekly account of the Bank on the 9th May last, *Weguelin* 825-828—The liabilities and assets of the Bank are divided under the heads of Issue Department and Banking Department, for the purposes of the Act of 1844, as a matter of account, and may not strictly represent the real circumstances of the Bank, *ib.* 840-848—As regards the item “notes” in the account of the banking department, it doubtless represents part of the bullion in the same department ; doubt as to any misconception hereon on the part of the public, *ib.* 841-848. 861-866. 880-887—Witness has become accustomed to the present statement, and considers it the clearest that can be made, *ib.* 887.

The advantage of the present separation of the accounts is, that it keeps before the eyes of the public the restraint upon the Bank not to issue more than 14,000,000*l.* upon securities, *Weguelin* 1118-1167—There would be no difficulty in publishing the weekly account in two forms, *ib.* 1251, 1252—Further approval of the present form of account, as admitting of clear apprehension on the part of the public, *ib.* 1297-1300.

Opinion that too much information is given in the published accounts of the Bank ; the public do not yet properly comprehend them, *Hubbard* 2422, 2423. 2426-2428—Approval of the form or principle on which the accounts are exhibited, *ib.* 2424-2426.

Approval of the present form of accounts of the Bank, as the best means of representing the real condition of the currency, *Norman* 2982-2987. 3222. 3223.

The alteration in the form of accounts has been extremely beneficial with regard to the instruction and guidance of the public, *Right Hon. Lord Overstone* 3961-3963—In proof of the great importance of the present form of accounts, witness is prepared to show that had such form been in practice during the different pressures before 1844 immense good would have resulted ; evidence in detail hereon, *ib.* 4171 *et seq.*—The publication in 1833-37 of the present form of account would have caused a salutary contraction of the currency at an earlier period, *ib.* 4184, 4185.

Account, pursuant to the Act 7 & 8 Vict. c. 32, for the week ending on Saturday the 9th day of May 1857, *App. p.* 241.

2. *Exceptions taken to the present Form :*

Consideration of the present form of account published weekly by the Bank of England ; concurrence in the view of Mr. Wilson as to the deceptive character of the account in its leading particulars, *Newmarch* 1680-1698—Wrong impression produced upon the public mind by the present form of account, in regard to the cause of variations in the reserve, *ib.* 1695-1698.

Exception taken by Mr. Blair, manager of the Bank of Scotland, to the present system of publication of the Bank accounts, *App. p.* 329.

3. *Delay in Publication ; Amendment contemplated :*

Explanation as to the weekly accounts up to Saturday not being published till the following Friday, *Weguelin* 461, 462. 466—Proposition of the Bank to bring the accounts

*ACCOUNTS (BANK OF ENGLAND)—continued.**3. Delay in Publication; Amendment contemplated—continued.*

accounts down to Wednesday, so that there may be an interval only of one day before publication, *Weguelin* 463, 464. 466-471—Advantage in the public being furnished with the latest information as to the reserve of bullion, *ib.* 465. 471-474—Advantage in making up a weekly account for the "Gazette" of Friday rather than of Tuesday, *ib.* 1243, 1244.

4. Form of Account proposed by Mr. Wilson; Objections thereto:

Consideration of two altered forms of account (produced by Mr. Wilson), showing the total liabilities and assets, without any distinction between the banking and issue departments; doubt whether they are any improvement upon the existing form, *Weguelin* 849-876. 885-887—Question as to the advantage of a different form of account, in order that the public might see that a decline in the reserve represents a variation in the bullion and not the active circulation, *ib.* 1118. 1129, 1130—Consideration of a form of account (produced by Mr. Wilson) in use since 1832 in the case of colonial banks of issue; doubt as to any advantage if a similar form were adopted by the Bank of England in lieu of the present double form, *ib.* 1168-1180.

Exception taken to the form of account proposed by Mr. Wilson, *Neave* 1175, 1176.

Strong objections to any alteration which should involve a blending of the separate accounts of each department, *Right Hon. Lord Overstone* 3961-3963. 4171, 4172. 4184, 4185. 4199, 4200.

5. System of Account previously to 1844:

The monthly account previously to 1844 did not give so much information as the present accounts, *Hubbard* 2427, 2428—Preparation previously to 1844, for the private convenience of the Bank directors, of an account similar to that now published, *Norman* 3099-3101—In the old form of account the circulation of the Bank, as published, showed only the notes in the hands of the public, such notes constituting the only liabilities of the Bank in regard to its circulation, *ib.* 3224-3227.

The account adopted by the Bank directors, previously to 1844, relative to a separation of the departments, was merely a tentative account for their private information, *Right Hon. Lord Overstone* 3897, 3898. 4170—Objections to the former system of blending the accounts, *ib.* 3961-3963. 4171, 4172. 4199, 4200.

ACT 7 & 8 VICT. C. 32:

1. *General Approval and recommended Renewal of the Act of 1844.*
2. *Exceptions taken to the operation of the Act.*
3. *Object of passing the Act for only Ten Years.*

1. General Approval and recommended Renewal of the Act of 1844:

On the whole, witness fully approves of the Act of 1844, and is not prepared to recommend any material alteration in it, *Weguelin* 35-37. 77. 1330—The Act has, in witness's opinion, worked well for the public, *ib.* 215.

Witness considers that the principle of the Act of 1844 has acted most beneficially, and requires no alteration in any essential point, *Hubbard* 2515.

Witness gave evidence before the Select Committee in 1840, whose inquiries had reference to the Act of 1844; thoroughly approves of the Act, *Norman* 2857-2860—The more stringent measures, shown by the experience of 1825, 1837, and 1839 to have been required, were most usefully afforded by the Acts of 1844 and 1845, *ib.* 3435-3437—The general opinion of mercantile authorities is opposed to any relaxation of the Act, *ib.* 3540. 3625, 3626.

Witness gave evidence before the Select Committee in 1840, on Banks of Issue, and also before the Committee of the House of Lords in 1848, on Commercial Distress, and expressed himself strongly on those occasions in favour of the principles embodied in the Act of 1844, *Right Hon. Lord Overstone* 3640-3643—Has year by year become more and more convinced of the soundness of the policy of the Act, and is strongly in favour of its renewal, *ib.* 3642-3645—Considers that public opinion has of late years become much confirmed in favour of the Act, and refers on this point to what may properly be termed the unanimous declaration in its favour by the Bank directors, *ib.* 3645.

Witness has drawn up a short statement of his views upon the several heads embraced in the present inquiry, and reads the same to the Committee; the several propositions contended for are put forth as a conclusive argument in favour of the Act, *Right Hon. Lord Overstone* 3648—Witness further repeats his strong approval of the Act of 1844, the renewal of which without discussion would have been the wisest course that could have been adopted, *ib.* 3704, 3705—Growing feeling in monetary and commercial classes in favour of the Act, *ib.* 3705-3719—Soundness of the state of the currency at the present time, and ever since the passing of the Act, though within the last ten years it has been subjected to some most trying ordeals, *ib.* 3706-3718.

Had

Report, 1857—continued.

ACT 7 & 8 VICT. c. 32—continued.

1. *General Approval and recommended Renewal of the Act of 1844*—continued.

Had the Act of 1844 been in operation in 1825 and 1837, or during other crises, it must have prevented the diminution of bullion which took place, *Right Hon. Lord Overstone* 3987-3995—The practical merit of the Act is, that it compels the right course to be adopted, *ib.* 3995—Witness cannot offer any suggestion in improvement of the Act, *ib.* 4125.

Evidence in detail with reference to the several pressures between 1783 and 1844, showing that the evils which arose must have been mitigated or prevented if the Act had been in operation, *Right Hon. Lord Overstone* 4173-4188—Witness submits that it is clear to demonstration that if the Act of 1844 had been in operation in 1824 and 1825, it must have prevented or greatly mitigated the evils which occurred, *ib.* 4182—Argument showing that the provisions of the Act of 1844, if applied in the period between 1833 and 1839, would have rendered it impossible that monetary affairs should have reached such disastrous extremities, *ib.* 4184, 4185.

Witness repeats his unqualified approval generally of the principles of the Act; he looks upon it as a noble work, and feels confident that the Committee will never take upon itself the disgrace of destroying such a work, *Right Hon. Lord Overstone* 4189, 4190.

Letter from Mr. Weguelin to the Chancellor of the Exchequer, dated 10th November 1856, in general approval of the Act of 1844, *App. p.* 1-4.

Statement by Mr. Neave in approval of the Act, *App. p.* 4, 5.

Renewal of the Act of 1844 recommended by Mr. Neave, *App. p.* 5—Also by Mr. Cotton, *ib.* 7—Also by Mr. Hanson, *ib.* 8. 20, 21—Also by Mr. Lyall, *ib.* 8—Also by Mr. Morris, *ib.*—Also by Mr. T. C. Smith, *ib.* 9—Also by Mr. Hunt, *ib.* 9110—Also by Mr. Currie, *ib.* 10—Also by Mr. Gibbs, *ib.* 10—Also by Mr. Hubbard, *ib.* 12. 22—Also by Mr. Norman, *ib.* 16—Also by Mr. Latham, *ib.*—Also by Mr. Blake, *ib.* 17—Also by K. D. Hodgson, *ib.* 18—Also by Mr. H. H. Berens, *ib.*—Also by Mr. Malcomson, *ib.* 18. 20—Also by Mr. Crawford, *ib.* 18—Also by Mr. B. B. Greene, *ib.*—Also by Mr. F. Wilson, *ib.* 19—Also by Mr. Dobree, *ib.* 21.

Decided approval by Mr. Cotton of the Act of 1844; convertibility of the note secured thereby, *App. p.* 6, 7.

General approval of the Act by Mr. H. C. Huth, who, suggests however an enlargement of some of its limitations, *App. p.* 9.

Remarks by Mr. G. W. Norman, in approval of the operation of the Act, *App. p.* 14-16.

Decided approval by Mr. H. W. Blake of the Act of 1844, *App. p.* 17.

Re-enaction without material alteration of the existing currency laws recommended by Messrs. G. W. Norman, K. D. Hodgson, H. H. Bernes, J. Morris, J. Malcomson, Thomson Hankey, J. P. Currie, R. W. Crawford, and H. W. Blake, *App. p.* 18.

General approval of the Act by Mr. B. B. Greene, *App. p.* 18.

Partial approval by Mr. F. Wilson of the Act of 1844, *App. p.* 19.

2. *Exceptions taken to the Operation of the Act:*

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1. *Views of the Bank Directors ; Approval generally of the Act :*

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Blair, Alexander. Letter from Mr. Alexander Blair, manager of the Bank of Scotland, to Sir G. C. Lewis, dated the 25th November 1856, stating that the Act of 1845 has been inoperative as regards the bank, with the exception of the expense of the additional reserve of gold, *App. p. 328, 329.*

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2. *Anxiety of the Public in regard to the Reserve.*
3. *Increased Reserves since 1844; how far owing to the Act.*
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Effectual protection of the bullion reserve under the operation of the Act, as shown in the drains of 1847 and 1856-7; *Right Hon. Lord Overstone* 3648—Denial that the imports of gold from California and Australia are the cause of the increased reserve, *ib.* —Explanation of the mode in which the Act necessarily provides against undue reduction in the amount of bullion, *ib.* 3649-3651.

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Bullion Reserve (Country Banks of Issue). Return showing the authorised issues of the notes of the private and joint stock banks in England and Wales, and the actual amount issued; also the authorised issues of the banks in Scotland and Ireland, the actual amounts issued, and the amounts of bullion held by the banks respectively, in each week since the passing of the Acts 7 & 8 Vict. c. 32, and 8 & 9 Vict. c. 37 & 38, to the 9th May 1857, *App. p.* 182-203—Account of the aggregate weekly circulation of the notes of banks of issue in Scotland and Ireland, distinguishing those of 5*l.* and upwards, and those under 5*l.*, and showing the total amount of bullion held, from the 13th December 1845 to the 9th May 1857, *ib.* 204-213.

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IV. Generally :

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Evidence to the effect that the country issuers cannot at their will either increase or decrease the active circulation, *Weguelin* 712-746—Absence of any material increase in the circulation, in consequence of the establishment of joint stock banks in 1831 and following years, *ib.* 719-729—The Bank of England has no means of materially contracting its circulation, *ib.* 746, 747. 757-770—Practically it appears that country banks cannot, any more than the Bank of England, increase their issues or circulation at their own will, *ib.* 955, *et seq.*

Further evidence in corroboration of the argument that expansion or contraction of trade, has little if any effect upon the circulation of the Bank of England, *Weguelin* 959 *et seq.* 995, 996. 1011 *et seq.*—Except under peculiar circumstances and to a limited extent, witness further states that the Bank cannot extend its issues, *ib.* 1301-1308. 1312.

Absence of any power in the Bank of England to determine the amount of the outstanding circulation, *Newmarch* 1342. 1409, 1410—Absence of power in country bankers to extend their issues, *ib.* 1408, 1409. 1513.

Further evidence to the effect that neither the Bank of England nor country banks have power to increase their circulation, *Newmarch* 1593 *et seq.* 1690-1694. 1819 *et seq.* 1964—A competition between local banks of issue tends to diminish rather than increase the circulation, *ib.* 1613-1615—It is a delusion to suppose that the Bank could increase and make use of any quantity of notes, and thereby relieve the public, *ib.* 1685-1694.

Great difficulty of affecting the amount of notes in the hands of the public, *Hubbard* 2358—Save under exceptional circumstances neither the Bank of England nor any other bank has power to increase its circulation, *ib.* 2407-2413—By setting on foot new speculations, a banker may for a time increase the circulation, *ib.* 2410-2413—Power of the Bank by the sale of securities slightly to contract the circulation, *ib.* 2596-2606—Tendency of large advances on the part of the Bank temporarily to increase the active circulation to a limited extent, *ib.* 2607-2614—Fluctuations in the circulation are determined by the requirements of trade and not by the will of the issuers, *ib.* 2515. 2655-2666.

Evidence to the effect that country issuers cannot affect the entire circulation, though, as rival issuers between themselves, or with the Bank of England, they may cause variation in the quantity of notes which each might keep out, *Hubbard* 2667-2680—The relative proportion of gold to paper may be varied, but the total amount cannot be varied by any enactment, *ib.* 2763, 2764.

Absence of power in the Bank to determine the circulation in the hands of the public, *Chapman* 5064-5066.

5. Evidence opposed to the foregoing Proposition ; power of Banks to over-issue, and thereby to cause considerable disaster :

Argument that it is to a certain extent in the power of bankers, by excessive issues of paper, to affect the price of gold, or rather to depreciate the whole currency, *Norman* 2894-2920—Largely increased issues of private banks between 1834 and 1836, *ib.* 2908. 3179-3201—Further statement as to country bankers or issuers having for a time the power of keeping out over-circulation of notes, *ib.* 3008-3012.

Evidence in support of the proposition that there should be no competition as regards issuing banks, on the ground that for a certain time, and under certain circumstances, a mixed currency may be maintained to a greater amount than a metallic currency could be maintained, *Norman* 3115, *et seq.*—By lending at a low rate of interest, the Bank might for a time maintain an increased circulation, *ib.* 3122-3131—Probability of a worse currency if there are competing issuers than if there be only a single issuer, *ib.* 3132.

Further statement as to a mixed convertible currency being depreciated in comparison with the currency of other countries, if such mixed currency be maintained for a time at a higher amount than a purely metallic currency could be maintained, *Norman* 3156-3178. 3291-3303. 3504-3509—Further consideration of the large increase between 1834 and 1836 in the issues of country bankers ; large decrease during the same period in the circulation and the bullion of the Bank of England ; inference nevertheless as to a power in issuers to maintain a somewhat increased circulation for a certain time, *ib.* 3179-3201. 3286-3291.

Motive of country bankers to increase their issues ; check to over-issue if they were obliged to issue Bank of England notes, first giving proper security for them, *Norman* 3304-3317. 3335-3340—Witness further repeats that, at certain times there is power in issuers to maintain an increase or excess of issue for a longer time than could occur under a purely metallic currency, *ib.* 3431-3435. 3495-3514.

CIRCULATION (PAPER CURRENCY)—continued.

IV. Generally—continued.

5. Evidence opposed to the foregoing proposition, &c.—continued.

As regards unrestricted competition between country banks of issue, such banks would have power, under certain circumstances, of unduly expanding their paper circulation, and might produce very mischievous results, *Right Hon. Lord Overstone* 3688, 3689—Belief as to the power of the Bank of England (if not restricted in issue) to put out any amount of notes it pleases, displacing thereby, and driving out of the country, a corresponding amount of gold; power, in fact, to banish for a time gold from the country, *ib.* 3906-3918—Extent of witness's experience relative to the practice of issuing banks adverted to in connexion with his views as to the power of over-issue, *ib.* 3922-3927.

Argument that every monetary crisis which this country has gone through can be clearly traced to the non-diminution of the paper money or issue as the bullion left the country, *Right Hon. Lord Overstone* 3988, 3989—Evidence, in detail, with reference to the several monetary pressures between 1783 and 1844, showing that the evils which arose were mainly owing to over-issues of paper money, *ib.* 4173-4188—The maintenance of the paper at an undiminished amount whilst there is a drain of bullion, is practically an over-issue, *ib.* 4174, 4195.

Statement with reference to the severe crisis and panic in 1792 and 1793, showing the tendency of banks to over-issue in a period of excitement, and the inevitable and disastrous results which follow from such over-issues, *Right Hon. Lord Overstone*, 4177—The non-convertibility of the note at this period had nothing to do with the power of issuers to put out their notes in accordance with the demand for them, *ib.* 4180—Statement showing that in the year 1800, and following years, there was a considerable excess of issue of paper money, *ib.*

With regard to the great crisis of 1825, witness adduces certain facts as clearly showing that between 1821 and 1825 there was a considerable increase in the circulation of bank notes, of 5*l.* and upwards, *Right Hon. Lord Overstone* 4182, 4183—Allowance to be made in considering the paper circulation respectively in 1821 and 1825, for the suppression of 1*l.* notes, and the substitution of coin, *ib.* 4182—Great reduction in the bullion in the Bank at this period in consequence of the over-issues, *ib.*—In addition to the increased circulation of the Bank of England in 1825, witness cites sundry grounds for the conclusion that the country issues were greatly in excess at that period, *ib.* 4182, 4183—The proposition that the paper issues were less in 1825 than the preceding years rests upon no evidence whatever, and is a most reckless and fallacious assumption, *ib.* 4182, 4183.

Statement showing the undue regulation of the paper issues in the period between 1833 and 1839, there having been a decided over-issue in the years 1837 and 1839, *Right Hon. Lord Overstone* 4184-4187.

Strong inculcation of the proposition that the alternate effect of an over-issue of paper money must be to depreciate the aggregate currency, and to cause an exportation of coin or bullion, *Right Hon. Lord Overstone* 4185-4188.

6. Question as to Convertibility being a Security against excess of Circulation :

The legal convertibility of the note is a sufficient security against over-issue, *Newmarch* 1345; *Mill* 2313-2316—But for the check of the convertibility of the Bank of England note, there would not be so much difficulty in affecting the amount of the circulation, *Newmarch* 1629-1631—Way in which the convertibility of the note controls the issues or rather the advances of the Bank, *ib.* 1823-1850—There should be no restriction upon issue save that of convertibility, *Mill* 2011.

Argument that the principle of competition cannot be applied, without mischief to the issues of paper money; the mere convertibility of the note is not, in fact a sufficient security against over-issue, *Norman* 2894-2920, 3196—The test of convertibility is, however, quite sufficient to prevent any indefinite increase of circulation, *ib.* 3196—The convertibility of the note will not of itself cause the paper circulation to conform to the variations of the metallic circulation, *Right Hon. Lord Overstone* 3874, 3875.

V. Bills of Exchange :

Tabular statement by Mr. Newmarch of the total amounts in bills of exchange (in-land bills) drawn or created in England and Wales, during each quarter of the twenty-four years, 1830-1853, distinguishing the three groups of small, medium and large bills; with a collateral column of the rate of interest in London on first-class bills during each quarter, and also of the average circulation during each quarter, of the notes of the Bank of England, and of the notes of private and joint stock banks of England and Wales

CIRCULATION (PAPER CURRENCY)—continued.

V. Bills of Exchange—continued.

Wales, *App. p.* 324-326—Explanatory remarks by Mr. Newmarch on the foregoing Return, *ib.* 326, 327.

See also Act 7 & 8 Vict. c. 32. Act 8 & 9 Vict. c. 38. Bank Post Bills. Bills of Exchange. Country Banks. Discretionary Issue. Drains of Bullion and Monetary Pressures. Extension of Issue. Foreign Exchanges. Government Issue. Hoarding. Inconvertible Notes. Issue Department. Legal Tender. Management and Direction (Bank of England). One Pound Notes. Panics. Prices. Rate of Interest. Reserve of Bullion (Issue Department). Reserve of Notes and Bullion (Banking Department). Restriction upon Issue. Sales of Securities. Separation of Issue and Banking Departments. Uniform Currency. United States.

City of Glasgow Bank.—This bank represents the very serious disadvantages which, from not being incorporated, it is, by the Act 7 & 8 Vict. c. 113, extended to Scotland in 1846, made to suffer in comparison with the Scotch banks which had obtained charters of incorporation before the passing of such Act; and from not being allowed to obtain incorporation except by subjecting itself to disabilities from which other banks are exempt, *App. p.* 332, 333.

Particulars as to the amount of capital, &c. and of the authorized and actual circulation in April 1857, *App. p.* 333.

Statement on the part of the City of Glasgow Bank in favour of a new average for the circulation of the Scotch banks, *App. p.* 343.

Claims of Depositors and of Note-holders—Propriety of the note-holder having a preference over the depositor in the event of the failure of any bank, *Weguelin* 205-210—Note-holders and depositors have an equal claim upon the Bank of England reserve, *ib.* 630, 631—The depositors and note-holders would equally have a claim on the Issue Department on the event of a stoppage of the Banking Department, *ib.* 785, 786. 811-824—Repetition of opinion that the note-holder should have a greater claim than the depositor upon the effects of the bank, *ib.* 1136, 1137. 1280.

Argument, that under the Act of 1844, the legal claim applies equally to all the assets of the bank whether on the part of the note-holder or the depositor, *Weguelin* 1138, 1139. 1147-1155. 1158.

Dissent from the foregoing evidence; opinion that by the separation of the departments, the depositor can have no claim upon anything lodged in the Issue Department, *Neave* 1139-1147. 1156-1156.

Further expression of the opinion that the Act of 1844 did not affect a legal appropriation of the assets transferred to the Issue Department, to the ultimate payment of the notes, *Weguelin* 1268-1279. 1282; 1283—Absence of prejudice to the depositor by the restrictions of the Act in regard to providing for the notes, *ib.* 1281—As regards the legal question relative to the respective claims of depositors and note-holders, Mr. Freshfield, the late solicitor of the Bank, has given an opinion thereon, which witness considers to be in conformity with his own, *ib.* 1333, 1334.

Intention of the Act of 1844, that in the Issue Department there should be certain securities distinctly set apart for the protection of the note-holders, and also that the bullion should be appointed to meet the notes issued against it, *Hubbard* 2421—Opinion, that the depositors have not directly the same claim in law as the note-holders have upon the bullion in the Issue Department, *ib.* 2524-2527—Reasons why the note-holders are more entitled to security than the depositors, *ib.* 2808-2811.

Wide distinction between the position of a depositor and a note-holder adverted to as an argument against applying legislative action to deposits, *Norman* 2921-2929—Belief as to the Act of 1844, giving to the note-holder a special lien upon the securities and the bullion, *ib.* 3102-3106—The liabilities of a banker in regard to his circulation, should be preserved in a greater degree than in regard to his deposits, *ib.* 3326-3330.

See also *Banking Department.* *Issue Department,* 4.

Clydesdale Banking Company. Complaint by the Clydesdale Banking Company in regard to the mode in which issues are regulated by the Act 8 & 9 Vict. c. 38, *App. p.* 331.

The Bank represents the very serious disadvantages which, from not being incorporated, it is, by the Act 7 & 8 Vict. c. 113, extended to Scotland in 1846, made to be under in comparison with other Scotch banks, which had obtained charters of incorporation before 1844; and from not being allowed to obtain incorporation, except by subjecting itself to disabilities, from which other banks are exempt, *App. p.* 332, 333.

Particulars as to the amount of capital, &c., and of the authorized and actual circulation in April 1857, *App. p.* 333.

Coinage of Bullion. Importers of bullion may have it coined for nothing at the Mint; they almost always take it to the Bank instead, passing 1½*d.* an ounce for getting the coin at once, *Hubbard* 2473-2478—It is some advantage to the public to exchange gold for notes, instead of to take it to the Mint to be coined; the latter course is very rarely adopted, *Norman* 3444-3450—The sole privilege of coining money should be vested in one institution established by law for that exclusive purpose, *Right Hon. Lord Overstone* 3648—Means of computing the proper number of sovereigns to be produced by a certain quantity of gold sent to the Mint to be coined; reference hereon to the produce in sovereigns of 10,000*l.* worth of gold once sent to the Mint by witness's firm, *Twells* 4686-4706.

Collection of the Revenue. Duty of the Bank to aid in the collection of the revenue, *Weguelin* 144. 155.

Commerce. See *Trade and Commerce*.

Commercial Bank of Scotland. Approval of the Act 8 & 9 Vict. c. 38, on the part of the Commercial Bank of Scotland, *App.* p. 330.

Particulars as to the amount of capital, &c., and of the authorized and actual circulation of the bank in April 1857, *App.* p. 333.

Competition (Paper Issues). See *Circulation*, IV. 4, 5, 6. *Country Banks*, IV.

Consolidated Fund. Account showing the advances made on Exchequer bills by the Bank of England, for the quarterly charge of the Consolidated Fund, and the weekly repayments of the same, from the 6th April 1848 to the 7th February 1857, *App.* p. 278-282.

Consols. Decided effect of variations in the rate of interest upon the price of consols, *Hubbard* 2400. 2402-2406.

Return of all purchases and sales of consols made by the Bank of England in each week, from the 21st January 1848 to the 2d May 1857, and the rates of such purchases and sales, *App.* p. 242-277.

Convertibility. Absence of danger since 1844 of the convertibility of the bank note, *Weguelin* 287.

The legal convertibility of the note is a sufficient security against over-issue, *New-march* 1345; *Mill* 2313-2316—But for the check of the convertibility of the note, there would not be so much difficulty in affecting the amount of the circulation, *New-march* 1629-1631—Absence of any depreciation in a note so long as it is convertible, whilst with inconvertibility depreciation may take place to any extent, *ib.* 1632-1634.

The primary duty of the Bank of England and other banks should be to provide that all their obligations might be payable on demand in the sterling coin of the realm, *New-march* 1658-1664. 1851-1854—Way in which the convertibility of the note controls the issues or rather the advances of the Bank, *ib.* 1823-1850.

There should be no restriction upon issue, save that of convertibility, *Mill* 2011—Opinion that the convertibility of the note would be just as safe without the Act, *ib.* 2286, 2287.

It is possible, under the Act of 1844, that there might not be 1*l.* of bullion in the Issue Department, *Hubbard* 2526. 2739, 2740—Greater security for the convertibility of the note since the Act of 1844, *ib.* 2631-2645—In the event of so very improbable a contingency as a reduction of the circulation to 14,475,000*l.*, the Bank would doubtless still keep a reserve of bullion in order to maintain the convertibility of the note, *ib.* 2739-2746.

Bankers can by no means increase their issues indefinitely; the test of convertibility is quite sufficient to prevent any such increase, *Norman* 3196—Full security under the Act of 1844 for the convertibility of the notes of the Bank of England, or about one-half of the entire circulation, *ib.* 3318-3321.

There need be no fear of the convertibility of the note, if the issue be limited, with regard either to the external or internal exchanges, *Right Hon. Lord Overstone* 3797—The convertibility of the note will not of itself cause the paper circulation to conform to the variations of the metallic circulation, *ib.* 3874, 3875—For all purposes of internal circulation the paper, so long as it is convertible, must be of identical value with the coin, *ib.* 3876-3878.

Extent to which the Act provides that there shall be gold and silver to meet the notes with the public, *Right Hon. Lord Overstone* 4024-4028. 4220-4222—Assumption that the country could never bear such a diminution of money as would be involved in carrying in the notes for cancellation down to 14,000,000*l.*, *ib.* 4026—Simple process under which the Act of 1844 provides for convertibility, *ib.* 4112-4118.

Objection to the issue of Bank notes being a legal tender, except in such quantities as may be met by the issuer in gold, *Alexander* 4257-4259, 4270. 4289, 4290. 4312, 4313.—Fallacy involved in the Bank notes now bearing upon them a promise to pay on demand,

Convertibility—continued.

demand, there not being the same amount of bullion as of notes, so that, theoretically, convertibility is not provided for, *Twells* 4737-4741—More fair and judicious course if the notes bore an impress that they were issued upon securities, and were made a legal tender, *ib.* 4741, 4742.

See also *Bullion Reserve*. *Circulation*, IV. 4, 5, 6. *Country Banks*, V. *Metallic Currency*. *Resumption of Cash Payments*.

Copper. Account of copper coined, and of copper coin received at the Bank of England from the Mint, in each year from 1845 to 1856, *App.* p. 299.

The Bank does not undertake the distribution of copper coin to the public; it is only issued in the payments arising out of the ordinary banking business, principally through the Dividend Pay Office, *App.* p. 299.

Corrie, Thomas. Letter from Mr. Corrie, manager of the British Linen Company Bank, to the Chancellor of the Exchequer, dated 25th November 1856, in approval of all the provisions of the Act 8 & 9 Vict. c. 38, *App.* p. 330.

Cotton, William. Statement by Mr. Cotton, dated the 4th October 1856, in approval of the operation of the Act of 1844, with remarks upon the inconvenience of the circulation of notes under 5 *l.* in Scotland and Ireland, *App.* p. 6-8.

COUNTRY BANKS:

I. *As to an Extinction of Country Issues:*

1. Gradual Extinction contemplated by the Act of 1844.
2. Failure of the Clause providing for abandoned Issues.
3. Evidence in favour of compulsory Extinction.
4. Evidence to a contrary purport.

II. *Lapsed or relinquished Issues:*

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2. Issue by the Bank of England to the extent of Two-thirds of the lapsed Issues.
3. Consideration whether the Bank should not fully replace the lapsed Issues.
4. Petition with reference to the continuance of Compensation.

III. *As to an Increase of Issues:*

1. Objections to a Power of increased Issue on Securities.
2. Statements in favour of a Power of increased Issue.

IV. *Disadvantage of the Monopoly of Issuing Banks.*V. *Question as to the requirement of Security for Issues.*VI. *Suggested Extension of the Period for taking the Averages.*VII. *Improved Operation generally since the Act of 1844.*VIII. *Returns as to the Circulation in different Years.*IX. *Banks which have exceeded their authorised Issues, and Fines imposed.*X. *Banks which have relinquished Business, or have Failed.*I. *As to an Extinction of Country Issues:*

1. Gradual Extinction contemplated by the Act of 1844:

Belief that the late Sir Robert Peel, and the Government of 1844, contemplated a gradual extinction of the country banks of issue, *Weguelin* 166, 167. 184-188—By the existing law, the issue of country bankers need not terminate, save voluntarily on their own part, *ib.* 168, 169—It was contemplated by Sir Robert Peel, that in ten years from the passing of the Act of 1844, the country circulation would be so diminished, that it would be possible to deal with the remainder by legislative enactment, *ib.* 899, 912, 913. 941-943—It would not be consistent with the intention of the framers of the Act to continue the existing arrangements with regard to country banks, *ib.* 945.

The composition clause of the Act of 1844 was evidently intended as a means of superseding the country bank circulation, *Newmarch* 1399-1402—Contemplation by the promoters of the Act, that the country issues would be voluntarily commuted, *Hubbard* 2429.

Probability of the Act of 1844 having contemplated the gradual absorption of the country issues, *Norman* 2939-2942—Impression further stated that Sir Robert Peel looked forward to a diminution, and probably an ultimate extinction, of the country issues; question put by him to witness on examination before the Select Committee in 1840, adverted to heron, *ib.* 3331-3334.

Approval of the course taken by Sir Robert Peel with a view to the gradual extinction of the country issues, *Right Hon. Lord Overstone* 3672-3675. 3680.

COUNTRY BANKS—continued.

I. *As to an Extinction of Country Issues*—continued.

2. Failure of the Clause providing for abandoned Issues :

The compensation clause in the Act of 1844, by which the Bank is empowered to compound with issuing banks, has not had the anticipated effect of absorbing the country issues, *Weguelin* 849, 900—Further reference to the slight extent to which country issues have come under the compensation clause; reasons for the comparative inoperativeness of this clause, *ib.* 936-938. 944—Causes of the failure of the voluntary clause, *Hubbard*, 2430-2432.

Although the operation of the composition has not hitherto been considerable, witness considers that the country issues are in a fair way of being extinguished, *Right Hon. Lord Overstone* 3676-3678. 3681-3685—Gradual diminution of the country issues further adverted to; circumstance of this having largely resulted from the insolvency of the banks, *ib.* 3981-3985.

3. Evidence in favour of compulsory Extinction :

The way to accomplish uniformity of currency would be to render compulsory the permissive clauses of the Act, upon certain definite terms, *Hubbard* 2439-2441—Doubt as to any inconvenience being felt, after a time, by the withdrawal of the local notes of country banks, *Norman* 3030-3036.

It is extremely desirable, in principle, to absorb the country issues in the issues of the Bank of England, *Right Hon. Lord Overstone* 3672-3680. 3685-3687—It would be better to take further and more decided steps for stopping the country issues altogether, than to permit such issues to be extended on the security of bullion, or to require security even without increased issues, *ib.* 3680. 3687—Witness would approve of any practical measure for the immediate extinction of country issues, *ib.* 4203.

Suggestion by Mr. T. N. Hunt in favour of the gradual discontinuance of all Bank notes issued without the deposit of an equal amount of gold and silver; how this may be effected, *App. p.* 9.

Opinion of Mr. J. G. Hubbard that it would be for the public advantage that the country banks of England and Wales should work exclusively with the notes of the Bank of England, *App. p.* 11. 13.

Recommendation by Mr. B. B. Greene, that provision be made for causing the entire issue of notes in England and Wales to merge into that of the Bank of England, either at once, or by a gradual process, *App. p.* 18, 19.

Proposition by Mr. Hubbard for a withdrawal of the country issues, and for a redemption of the beneficial interest of the issuers, *App. p.* 22.

4. Evidence to a contrary purport :

Objection to a compulsory termination of the issue of country banks, *Weguelin* 170-172—Witness sees no reason why the circulation of country bankers should be extinguished, *Newmarch* 1403. 1533, 1534—Expense to the Bank of England if it replace the circulation of all country banks of issue, *ib.* 1403-1408—Absence of advantage in abolishing country banks of issue in England, *Mill* 2039-2042.

Opinion that the country bank circulation is now in a very satisfactory state, *Twells* 4619—The issues are very small in proportion to the deposits, *ib.* 4619, 4620. 4623—It is highly undesirable to supersede the country issues by Bank of England paper; the Bank have quite enough to do to manage their present issues, *Chapman* 4957-4961.

II. *Lapsed or relinquished Issues* :

1. Particulars as to the Banks whose Issues have lapsed :

Return of any banks, being banks of issue previously to the passing of the Act 7 & 8 Vict. c. 32, which have ceased to issue their own notes, and the amount of the circulation of such banks respectively; showing the amount on which the Governor and Company of the Bank of England founded a memorial, dated the 26th November 1855, and on which permission was granted to them to add to their issue of notes, under the 5th section of the Act 7 & 8 Vict. c. 32, *App. p.* 88, 89.

Account of the number of private banks of issue in England at the time of passing the Act of 1844, and whose issues were fixed by that Act; also the number which still continue in existence as banks of issue, and showing what number have ceased to issue by compounding with the Bank to use Bank of England notes, and the number that have ceased by failing, *App. p.* 238—Similar account in regard to Scotland under the Act of 1845, *ib.*—Similar account in regard to Ireland, *ib.*

2. Issue

COUNTRY BANKS—continued.

II. *Lapsed or relinquished Issues*—continued.

2. Issue by the Bank of England to the extent of Two-thirds of the lapsed Issues :

The issue, to the extent of two-thirds, was the result of an application made to Government, at the suggestion of the Chancellor of the Exchequer, *Weguelin* 598—Through the failure of several banks of issue since 1844, and the abandonment of issue by several banks, about 800,000 *l.* of notes have been partly replaced by the Bank of England, *ib.* 897, 898. 912—Substitution by Bank of England notes to the extent of two-thirds of the lapsed issue of private banks, further adverted to, *Weguelin* and *Neave* 922-924.

Witness cannot trace any increase in the circulation of the Bank of England notes consequent upon the permission to issue to the extent of two-thirds of the lapsed circulation; the substitution, in fact, has been imperfect, *Weguelin* 925-928—With regard to the increased issue by the Bank of 475,000 *l.*, Government receives two per cent. from the Bank for such issue, *ib.* 1267.

Principle upon which the Act restricted the re-issue to two-thirds of the lapsed issue, *Hubbard* 2356—There has been no direct issue of Bank of England notes in consequence of the lapsed issues of any country banks, *ib.* 2697-2700.

Reference to the application by the Bank to Government to be allowed to issue to the extent of two-thirds of the lapsed country issues; witness was not a party to this application, *Norman* 3592-3598. 3631—Explanation that the application in regard to the issue by the Bank really emanated from the Government, *ib.* 3629-3632.

8. Consideration whether the Bank should not fully replace the lapsed Issues :

The Bank should have been allowed to issue to the full extent of the lapsed issues, instead of only to the extent of two-thirds, *Hubbard* 2354-2357. 2485—The full amount of the lapsed issues, namely 712,500 *l.*, instead of two-thirds, namely 475,000 *l.*, might have been re-issued by the Bank without any infraction of the principle of the Act, *ib.* 2485—Further reference to the propriety of substituting the Bank of England circulation to the full extent of the lapsed country circulation; belief that coin would not, to any appreciable extent, take the place of the lapsed issues, *ib.* 2540-2544. 2693.

Objection to the Bank being permitted to increase their issue to the full extent, instead of to the extent of two-thirds of the lapsed issue of country banks; this, however, is a very unimportant matter, *Norman* 2865-2870—Whether the bank issue to the full, or to the extent of two-thirds of the lapsed issues of country banks, is not a matter of the slightest consequence, *Right Hon. Lord Overstone* 3695. 4126.

Opinion of Mr. Hubbard, that unless the Bank issues on securities to an equal amount in substitution of lapsed or commuted country issues, the aggregate credit issue will be needlessly curtailed, *App. p.* 11-13.

4. Petition with reference to the continuance of Compensation :

Petition of bankers in the south of England with reference to compensation being continued for the relinquishment of issue, *App. p.* 352.

III. *As to an Increase of Issues :*

1. Objections to a Power of increased Issue on Securities :

Disapproval of country banks being allowed to increase their issues upon securities, *Weguelin* 174—Impediments to English country banks issuing upon bullion, if empowered to do so, *ib.* 174-177—Non-objection in principle to a similar power in the English country banks as in the Irish and Scotch banks to issue upon bullion in excess of their fixed circulation, *ib.* 576-585—Contravention of the principle of the Act of 1844 if country banks were allowed to issue to any amount, in proportion as they deposited Government securities, *ib.* 954—Doubt as to any advantage if the English country banks were put upon the same footing as the Scotch and Irish banks, and enabled to issue upon gold in excess of their limited circulation, *ib.* 997-1007.

An allowance to English country banks to issue notes against bullion in excess of their limit of circulation would simply be to give them an extension of issue, without their keeping any additional bullion reserve, *Hubbard* 2481-2484—Witness does not recommend that English country banks should be allowed to over-issue against bullion, but he sees no reason for making a distinction between them and the Scotch and Irish banks, *ib.* 2790-2795.

Country banks of issue should remain on their present footing, new banks of issue being prohibited, *Norman* 2945-2952—Objection to any interference with the country banks which should in any way increase their amount of issues, *ib.* 3037-3041—Further disapproval of a power in country banks to issue to any extent, provided they gave security for two-thirds, and issued one-third upon gold, *ib.* 3542-3544.

Advantage in the limit placed by the Act upon the amount of country issues, *Right Hon. Lord Overstone* 3977. 3980, 3981.

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Petition of bankers in the counties of Cumberland, Westmorland and Lancaster issuing their own notes under the provisions of the Act 7 & 8 Vict. c. 32, praying for an extension of the period for taking the averages, *App. p.* 347. 354.

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DISCRETIONARY ISSUE:

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2. *Objections to an Increase in the Power or Responsibility of the Bank.*

1. *Evidence in favour of vesting a Discretionary Power in the Bank Direction:*

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2. Pressures in the Years 1783, 1793, 1795, and 1797:

Statement showing that in 1783 and 1795 a severe exhaustion of the bullion was surmounted, and the adverse exchanges corrected, by a resolute and extraordinary degree of contraction of the circulation; in other words, the principle of the Act of 1844 was applied by anticipation, and was found effectual, *Right Hon. Lord Overstone* 4176—Particulars relative to the severe crisis and panic in 1792 and 1793; disasters consequent on over-issue, *ib.* 4177—Statement to the effect that, as regards the crisis of 1797, it would have been got over, if the Bank had continued to suppress notes as the gold went out, *ib.* 4178, 4179—Doubt, however, with regard to the pressure of 1797, whether the Suspension Act was not a justifiable measure, *ib.* 4179.

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I. Pressures between the Years 1783 and 1844—continued.

2. Pressures in the Years 1783, 1793, 1795, and 1797—continued.

Further reference to the crisis of 1797, and to the possibility of meeting the same by a different action on the part of the Bank, *Right Hon. Lord Overstone*, 4237-4239.

Reference to very severe commercial pressures in 1783, 1793 and 1797, in consequence chiefly of the withdrawal of gold from the country; convertibility at this period of the Bank note, *Twells* 4378-4393—Issue of 5*l.* notes by the Bank for the first time in 1793; this was some relief, *ib.* 4392—Continued pressure from 1795 till 1797, in which year the Bank Restriction Act was passed; great relief and improvement consequent upon this Act, *ib.* 4394-4441—Circumstance of corn having been imported in exchange for commodities at this period, and without the instrumentality of an export of bullion, *ib.* 4407-4419.

3. Pressure in the Years 1823-25:

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Reference to the pressure of 1825, as having fallen chiefly on the banking interest *Chapman* 5345-5348.

Return of 1,261,000*l.* as the lowest amount of bullion in the Bank in 1825, *App. p.* 89.

4. Pressures between the Years 1833 and 1839:

Circumstances connected with the drain of 1839, when, notwithstanding a considerable reduction in the circulation, the Bank was obliged to borrow 2,000,000*l.* from the Bank of France, *Mill* 2122-2130. 2141-2147—Reference to the severe foreign drain which ceased in March 1837, and to the large increase of notes in circulation, which preceded and prolonged such drain, *Norman* 3389-3406—Peculiarly severe drain in 1839, preceded and aggravated by a considerable increase of circulation; severe measures necessary on this occasion, *ib.* 3407-3430.

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Consideration of the state of the circulation and reserve at different periods in October and November 1847, and in October and November 1856; the maximum diminution in the reserve in 1847 proceeded from a regular cause, and if understood, would not have so much alarmed the public, *Weguelin* 63-76—Witness is not aware of any house having stopped payment in 1847 which had good bills to offer, *ib.* 221, 222—Negotiable character of Exchequer bills in 1847, though they were doubtless at a great discount, *ib.* 223, 224—Alarm only in October 1847, in regard to the state of the Bank reserve, *ib.* 288, 289.

The pressure of 1847 was caused by the paucity of capital in relation to the demand for it, *Right Hon. Lord Overstone* 3834, 3835.

Depreciation of property to the extent generally of not less than 300,000,000*l.* by the panic and discredit in 1847, *Alexander* 4263-4265—The sale of Exchequer bills in October 1847 was impossible, *Chapman* 5107. 5305—The money required for foreign payments, in consequence of the large import of corn, was the cause of the drain, *ib.*

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II. Pressure in the Years 1846-47—continued.

1. Character and Extent of the Drain in 1847—continued.

5217, 5218—Different character of the distress in 1847 from that in 1825: in 1847, the panic was more general, and affected more especially the commercial classes, *Chapman* 5349-5355.

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Approval of the rate of interest charged by the Bank in October 1847, *Weguelin* 333, 334—As regards the foreign drain in 1847, in consequence of the bad harvest in 1846, it was out of the power of the Bank to prevent it, *Newmarch* 1703—Consideration of the pressure upon the Bank in 1847, and of the very liberal accommodation then given, *Hubbard* 2380-2382—The Act was thoroughly successful during the pressure of 1847, and Government interference was not at all necessary, *ib.* 2382—Opportunities of the Bank, at the height of the pressure of 1847, for meeting the withdrawal of the deposits of the London bankers, *ib.* 2799-2803.

Examination in regard to the pressure in 1847, and the operation of the Act of 1844 with reference thereto; denial that the restrictions of the Act were otherwise than salutary, or that the panic, and the disastrous effect upon credit, were in any way the result of the provisions of the Act, *Right Hon. Lord Overstone* 3988. 3996-4004. 4061-4095—The non-suspension of specie payments, in the spring of 1847, may be distinctly traced to the provisions of the Act of 1844, *ib.* 3988. 3996-4004. 4061-4063—There is the strongest ground for believing that had blended accounts been in existence in the spring of 1847, specie payments must have been suspended, *ib.* 3988. 3996-4004. 4066-4073.

Further statement with reference to the action of the Bank during the pressure in 1847, showing that the Act of 1844 compelled the adoption of restrictive and wise measures, but that if the restrictions had been adopted at an earlier period of the pressure, much of the evil might have been mitigated, *Right Hon. Lord Overstone* 3996-4010*—Circumstance of a considerable quantity of bullion about to be transmitted from this country to America in 1847, and actually shipped for that purpose, having been retained in the country, in consequence of its increased value through the diminished amount of money, *ib.* 4033-4035—Reference to the check given to the drain in April, as having been the result of the publication of the Bank reserve, *ib.* 4069-4073—A repeal of the Act, instead of the issue of the Government letter, would eventually have been most injurious, *ib.* 4091-4093.

Further reference to the crisis of 1847, to the effect, that notwithstanding the complicated pressure upon the monetary world, the bullion reserve was effectually protected, as it never had been on any previous occasion, *Right Hon. Lord Overstone* 4189.

The pressure in 1847 was the result of the restrictions of the Act of 1844, and of the general and natural apprehension of a scarcity of notes which led to their being hoarded, *Twells* 4726-4732.

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Remarks by Mr. J. O. Hanson as to the power of the Bank during the crisis in 1847, still to have carried out the Act in its integrity, *App.* p. 19.

3. Operation of the Government Letter of October 1847:

The reserve in October and November 1847, would doubtless have increased without the issue of the Treasury letter of 25th October, *Weguelin* 69-72. 231-234—The letter was not asked for by the Bank, was not acted upon by them, and had no practical effect upon the state of the reserve, *ib.* 225-234—The object of the letter was to remove the undue alarm caused by the low reserve, *ib.* 228-230. 235.

The letter of October was not at all necessary, *Hubbard* 2383—Government interference was by no means essential for the safe working of the Act, *ib.* 2798, 2799.

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With regard to the crisis in October 1847, witness considers that the Bank could not have gone on, and that there would have been a general stoppage of all credit transactions, but for the Government letter, *Alexander* 4261, 4262. 4269, 4270. 4283, 4284—Inference unfavourable to the Act from the feeling of relief and confidence which followed the issue of the letter, *ib.* 4262. 4268, 4269.

Reference to the Government letter of 25th October, as having at once relieved a pressure which otherwise might have been most disastrous, *Twells* 4725, 4726—Illustration of the rapid restoration of confidence on the issue of the Government letter, *Chapman* 5149—But for the issue of the letter, there would have been an universal convulsion in the country, *ib.* 5220-5223.

III. Pressure in the Years 1851-57:**1. Character and Extent of the existing Drain:**

Constant demand for bullion for exportation during the last four years, *Weguelin* 12-15—Reduction in the years 1851-56 of more than four and a half millions in the stock of bullion in the Bank, *ib.* 13-15. 18—Estimate of 4,891,000 *l.* in gold, and of 36,530,000 *l.* in silver as the exports to the east from Great Britain and the Mediterranean in the years 1851-57, *ib.* 17.

Causes of the great demand for bullion for exportation; reference more especially to the continued export of silver, *Weguelin* 21-24*; *Mills* 2082-2101. 2260-2268; *Alexander* 4334-4344—Effect of the state of our Eastern trade, and of the Indian railways, &c., in drawing treasure from this country, *Newmarch* 1499-1507—With respect to the drain from this country to France, it can only take place in exchange for silver or something else, *ib.* 1704, 1705. 1905, 1906.

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Return of the deposits of bankers, and of the private customers of the Bank; also of the bullion in the Bank, and the minimum rate of discount during the period of pressure from the Autumn of 1853 to the Spring of 1857, *App.* p. 302-305.

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With regard to the drain during the last two years, the action of the Bank under the Act of 1844 has been most successful, *Right Hon. Lord Overstone* 3708-3717. 4096. 4189.

Reference to the small note reserve of the Bank in October 1856, as having tended to cause too sudden a contraction of business by money-dealers and others, *Chapman* 4909-4935. 5000-5005—Statement as to witness's firm not having contracted their operations in October 1856, because of a tacit assurance conveyed to them that if a real pressure came, Government would interfere to afford relief, *ib.* 4915-4920—Danger in October 1856, of a recurrence of the evils of 1847, *ib.* 5309, 5310.

IV. Generally as to the Practice of the Bank, and the Operation of the Act:

The rate of interest is governed by the state of the reserve, as affected by the demand for bullion, *Weguelin* 32, 33. 236-242. 262. 438-440. 1257, 1258—Less effect of an internal demand than of a foreign demand upon the conduct of the Bank, with regard to precautionary measures, *ib.* 57-60—In the event of the reserve being diminished merely by internal alarm, it would not be prudent to raise the rate of interest, *ib.* 241, 242.

Different views of the directors as to an increased rate of interest, or a restriction upon the term of bills being the best mode of correcting an adverse exchange, *Weguelin* 311-316. 327. 504-510. 1261-1266; *Neave* 327; *Hubbard* 2569. 2574-2577—Any attempt to contract the circulation during an adverse exchange would result in an internal drain, *Weguelin* 762-765.

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A drain now acts doubly, first on the banking reserve, and afterwards on the reserve in the issue department, *Mill* 2026. 2033. 2069. 2102—In the case of foreign drains, it is peculiarly important that the issue department should have full power to assist the banking department, *ib.* 2031. 2073, 2074. 2102-2106—Clear distinction necessary to be drawn between the character and effect of drains, inasmuch as when the drain is temporary or limited, it is not essential or expedient to impose violent restrictions for the protection of the reserve, *ib.* 2073, 2074. 2102-2106—Opportunities of the Bank for distinguishing between different drains and their effects, and regulating their mode of action accordingly, *ib.* 2073-2075. 2106. 2135-2137. 3195-2201.

When a drain arises from over speculation, it should be left to the discretion of the Bank not to re-issue notes that are returned to them, *Mill* 2075. 2104. 2131—When a drain is limited, it should be met by the bullion in reserve, rather than by violent restrictions upon credit, *ib.* 2120, 2121. 2185, 2186—It does not follow that if the Act were not in existence, a foreign drain would have the same effect upon the bullion as it now has, *ib.* 2153-2158—Foreign drains need not, if limited, be met by a restriction of discounts, such as occurs under the present Act, *ib.* 2307-2316.

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A large import of gold at certain times would not prevent an equally large, or even larger amount being drawn from the Bank at other times, *Norman* 2886—It was generally held, before the passing of the Act of 1844, that in proportion as bullion was withdrawn from the country, the internal currency should be contracted, *ib.* 3204—Probable reason of the difference between the circumstances of the different drains, *ib.* 3483.

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At the commencement of a drain, the corrective influence of the Act is at once brought into play, *Right Hon. Lord Overstone* 3650, 3651—During the process of a drain of bullion, there must, of necessity, be some pressure as a means of rectification, but such pressure is decidedly salutary, and the sooner it is resorted to the better, *ib.* 3745. 3782-3786—Ordinarily speaking, the bullion which goes to meet adverse foreign exchanges comes from the reserve in the issue department, *ib.* 3919-3921. 3929, 3930. 3936—Statement in support of the proposition, that as the money of the country undergoes a diminution of amount, its value increases, and that in proportion to such increased value, bullion will flow in from other countries, *ib.* 3937-3943. 4029-4048. 4112-4117.

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Duncan, W. J. Letter from Mr. Duncan, manager of the National Bank of Scotland, to Sir G. C. Lewis, dated 29th November 1856, in general approval of the Act 8 & 9 Vict. c. 38, but suggesting that it might be expedient to revise and extend the authorised issues of Scotch banks, *App. p. 331.*

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I. Bank of England:**1. Recommended Extension generally of the Issue upon Securities:**

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GOLD:

1. *As to the Purchase of Gold by the Bank.*
2. *European Imports and Exports since 1851.*
3. *Effect of the large Imports upon the Bank Reserve.*
4. *Internal Circulation; Increase of late Years.*

1. *As to the Purchase of Gold by the Bank:*

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GOLD—continued.

4. *Internal Circulation ; Increase of late Years :*

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Satisfactory position of the Bank during the pressure of the late war, 2388, 2389—Salutary operation of the restrictions imposed by the Bank upon the commercial world during the war; the Act would have continued equally effectual had the war continued, 2389-2399—Inadequacy of a stipulated amount of reserve as a means sufficient of itself to meet the pressure of 1847, or of the late war, 2393-2396.

Argument that the movements of bullion, and the consequent variations in the rate of interest, have no influence whatever upon prices, 2400—Important effect of a rise in the rate of interest upon the value of interest-bearing securities, 2400, 2402-2406—Table delivered in (*App. p.* 290, 291.) in illustration of the want of coincidence between prices, and the rate of interest, 2400, 2401—Close affinity, as shown by this table, between the movements in the amount of bullion and the rate of interest, 2400.

Save under exceptional circumstances, neither the Bank of England, nor any other bank, has power to increase its circulation, 2407-2413—The movement of prices determines the amount of circulation, but the circulation does not affect prices, 2407-2409—By setting on foot new speculations a banker may for a time increase the circulation, 2410-2413.

Grounds for the conclusion that the Bank of England note is a legal tender in the Banking Department, 2414-2420—Intention of the Act of 1844 that in the Issue Department there should be certain securities distinctly set apart for the protection of the note-holders, and also that the bullion should be appointed to meet the notes issued against it, 2421—Opinion that too much information is given in the published accounts of the Bank; the public do not yet properly comprehend them, 2422, 2423, 2426-2428—Approval of the form or principle on which the accounts are exhibited, 2424-2426.

Contemplation by the promoters of the Act that the country issues would be voluntarily commuted, 2429—Causes of the failure of the voluntary commutation clause, 2430-2432—Check by the Act upon an abuse of country issues, 2433—Absence of proper security for the payment of country notes, 2433, 2442—Previously to 1844 the country banks, in many instances, made imprudent investment of their capital, and extended their issues too far, 2434-2437.

It is very desirable that there should be one uniform currency for England and Wales, even if it did not extend to Scotland and Ireland, 2438, 2440, 2442, 2445, 2447—The way to accomplish uniformity of currency would be to render compulsory the permissive clauses of the Act upon certain definite terms, 2439-2441—Advantage in having exclusively Bank of England notes, which would pass everywhere, the circulation of country notes being now limited to particular districts, 2442, 2443, 2446—Any greater risk of forgery if there were Bank of England notes only is not a sufficient objection to one uniform currency, 2444.

Security for country issues (if they be continued) would be desirable, but would most likely be objected to on the part of the banks, 2447—Doubt whether an issuing bank has any peculiar advantages or facilities in doing ordinary banking business, 2448-2450—A Government bank of issue in the provinces would be almost a sinecure, 2451, 2452—London is the only place where a bank of issue can properly be, 2451—The Bank of England is the best possible institution for a central bank of issue; evidence hereon opposed to the establishment of a Government bank of issue, 2453-2480.

An allowance to English country banks to issue notes against bullion in excess of their limit of circulation, would simply be to give them an extension of issue without their keeping any additional bullion reserve, 2481-2484—Reasonableness of an extension of the time for taking the averages in the case of the returns of country banks, as they do not now venture to the full extent of their limit of circulation, 2482.

A permission to Scotch banks to over-issue against Bank of England notes or securities would in all probability be perfectly safe, but it would be an addition to their right of credit issue, and an abrogation of the present law, 2486, 2488, 2489—Respect in which the parallel sought to be established between the Scotch and Irish banks and the Bank of England, in regard to their issues, does not hold good, 2486-2490—Doubt as to its being any inconvenience to country banks to keep a large amount of securities as against their circulation, 2491-2493.

If the Bank of England note were a legal tender in Scotland and Ireland, the simplest thing for the Scotch and Irish banks to do would be to issue their own notes as far as they can, and then to issue Bank of England notes, 2494-2496, 2513, 2514—An uniform circulation is more especially desirable for England and Wales, but should also be extended to Scotland and Ireland, 2497, 2498—Disadvantages of the private bank circulation of Scotland and Ireland; less value of the notes when circulated in England, 2498-2502.

Disapproval of the issue of notes for less than 5*l.* in England, so long as the circulation is not uniform, 2503—Convenience in the issue of 2*l.* or 3*l.* notes if the small notes in Ireland and Scotland were annihilated, 2503—Greater liability to forgery in the case of small notes, 2503-2506—Greater probability of a drain or panic on account

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account of 1*l.* notes than of 5*l.* notes, 2506—The danger of a run upon a country bank arises more from the note-holders than the depositors, 2507—The depositors have generally the larger stake, 2508—Unless the Scotch and Irish private notes are absorbed in an uniform currency, witness sees no weighty reason against the circulation of the smaller notes in those countries, 2509-2512.

On the whole, witness considers that the principle of the Act of 1844 has acted most beneficially, and requires no alteration in any essential point, 2515—As regards the constitution of the Bank management, it would be an improvement if there were three governors, 2516—It would also be an improvement if only four, instead of eight directors went out by rotation, *ib.*—The Governor or Deputy Governor is supposed to attend at the Bank every day, 2518, 2519—The Directors meet every Thursday, 2520—The treasury committee, consisting of those Directors who have passed the chair, meet every Wednesday, 2521-2523.

Opinion that the depositors have not directly the same claim in law as the note-holders have upon the bullion in the Issue Department, 2524-2527—It is possible under the Act of 1844 that there might not be 1*l.* of bullion in the Issue Department, 2526—Cause of the present comparatively high price of Exchequer bills, 2528, 2529—Limit of the action of the Bank to the management of its capital and deposits, that is of its securities and reserve, 2530-2533—Great importance of the operations of joint-stock banks adverted to with reference to the expediency of an inquiry by the Committee into their management, 2534-2539.

Further reference to the propriety of substituting the Bank of England circulation to the full extent of the lapsed country circulation; belief that coin would not to any appreciable extent take the place of the lapsed issues, 2540-2544—A high rate of discount has an immediate and sensible effect in causing sales of foreign securities bearing interest, though it has no effect upon the prices of commodities, 2545-2555—Fluctuations in the bullion in the Bank represent very nearly the fluctuations in the discounts held by the Bank, 2556-2559—Causes of fluctuation in the bullion; the cashment of debts due by foreign countries tends to an increase in the bullion, 2560-2566.

The bills received by the Bank for discount are an important evidence of the amount of operations connected with the foreign payments of the country, 2567—Approval of a continued action upon the rate of discount as the best mode of correcting adverse foreign exchanges, 2568-2574—Disapproval of a restriction upon the date of bills discounted by the Bank, as being an unequal and arbitrary mode of correcting the exchanges, 2569, 2574-2577.

[Second Examination.]—Further statement that the amount of circulation does not affect prices, but is dependent upon prices, 2578-2580, 2593, 2663-2666—A fluctuation in prices will result from an increase in the entire supply of the precious metals, but not from any alteration in their distribution from day to day, 2581-2592.

Explanation as to there having been a decrease within the last five years to the extent of 2,000,000 *l.* in the circulation of the larger denomination of bank notes, and an equal increase in the circulation of notes of 5*l.* and 10*l.*; 2593—Usefulness of the drafts authorised by the Treasury in 1855 for the payment of Customs duties with a view to an economy of bank notes, 2593-2595—Power of the Bank, by a sale of securities, slightly to contract the circulation; the effect of such proceeding chiefly falls on the deposits, 2596-2606.

Tendency of large advances on the part of the Bank temporarily to increase the active circulation to a limited extent, 2607-2614—Fluctuations in the circulation are determined by the requirements of trade, and not by the will of the issuers, 2615, 2655-2666—The demand for advances which is consequent upon an adverse foreign exchange mainly exhibits itself in the withdrawal of bullion, 2616-2627, 2683-2685—The deposits are, comparatively, but slightly affected by variations in the rate of discount, 2618-2625.

Further reference to the importance of the separation of the banking and issue departments, 2628—Importance of the clear distinction made by the Act between bank notes as currency, and bills of Exchange, &c., as representations of credit, 2628, 2629—The more distinguishing and important feature of the Act is, that it puts a strong limitation to the creation of credit paper, and thereby converts such credit into capital, 2629-2643.

Greater security for the convertibility of the note since the Act of 1844; 2631-2645—Strong objection to a power of indefinite issue as held by the Bank previously to 1844; 2632-2643—Beneficial operation of the Act in causing a larger reserve of bullion in the Bank, 2644, 2682—Practice of the Bank to pay its depositors in notes, as being a legal tender in the Banking Department, and subsequently to pay its notes in gold in the Issue Department, 2645-2653.

The variation in circulation would be just the same if the currency were purely metallic, 2654—The issuer of a metallic circulation would have no power in determining the amount, 2655, 2657—Inexpediency of any limitation upon circulation if the currency

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were metallic, 2655-2657, 2658—National unwillingness of the community to keep by them 'needless currency either in notes or gold, 2657, 2659, 2660—A high rate of interest may have some effect in causing people to economise their currency, 2657, 2661, 2662, 2755-2757.

Evidence to the effect that country issuers cannot affect the entire circulation, though as rival issuers between themselves, or with the Bank of England, they may cause variation in the quantity of notes which each might keep out, 2667-2680—The Bank rate of discount is entirely at the discretion of the Bank directors, 2681—The reserve of the Bank is dependent on the discretion with which the business is conducted, but the bullion in the Issue Department is not dependent on the same discretion, 2682-2685.

Object and advantage of selecting 14,000,000 *l.* as the limit of issue upon credit, 2686-2689—Objection to an extension of the credit issue to 16,000,000 *l.*, on the ground more especially of the changes which have occurred in the circulation of different denominations of notes, 2690-2694—Further suggestion that the lapsed issues of country banks be replaced to their full extent, 2693—The result of an extension of issue to 16,000,000 *l.* would be, that the Issue Department would hold 2,000,000 *l.* more of securities, and 2,000,000 *l.* less of bullion, 2695, 2696.

There has been no direct issue of Bank of England notes in consequence of the lapsed issues of any country bank, 2697-2700—Bank of England notes issued in London would readily find their way into remote districts, where issues may have lapsed or notes are in demand, 2701-2706, 2709, 2714-2716—Further statement as to the advantage of a central bank of issue in the uniformity and undoubted convertibility of the whole currency, 2707-2710, 2812, 2815—Doubt whether there would be any greater risk of forgery if there were but one issuing bank, 2708, 2709.

Witness does not contemplate any issuing branches to the Bank of England, if the only bank of issue, 2710-2714—The deposits of issuing banks are probably much more profitable than their issues, 2711, 2712, 2785—A central bank of issue, not carrying on ordinary banking operations, might be conducted with considerable profit, 2713, 2714—Process by which a central bank would get out its notes into the hands of country banks and of the public, 2714-2721, 2816-2818.

Consideration of the over-issue of Scotch banks, as based upon bullion; a limitation upon the credit issue would probably be a better plan, 2722-2727—In limiting the amount of the credit issue, the Act of 1844 necessarily provides in practice, though not in law, for a reserve of bullion, 2728-2732, 2739-2741—As regards any effect upon credit or prices, there would be no inconvenience in the issue of 1*l.* notes or 2*l.* notes in England, 2733-2738—In the event of so very improbable a contingency as a reduction of the circulation to 14,475,000 *l.*, the Bank would doubtless still keep a reserve of bullion, in order to maintain the convertibility of the note, 2739-2746—Reference to a suggestion by witness fourteen years ago, with a view to retaining a sufficient proportion of bullion to the entire currency, under certain contingencies, 2744.

Causes of the larger amount of circulation in 1852 and 1853 than in the subsequent years, 2747-2758—Witness delivers in a table, showing the periods and extent of variation in the rate of discount at the Bank of England from 1844 to 1856, together with the amount of reserve and amounts under discount at the same period, 2759, 2760—This table shows the fallacy of the notion that the restriction of banking accommodation to the public is tantamount to a rise in the rate of interest, 2759—The fact is, that the Bank discounts or advances are larger as the rate of interest is higher, 2759, 2760, 2842-2844.

Argument showing the fallacy of Mr. Mill's theory, that in consequence of the separation of the departments, a drain of 3,000,000 *l.* has a double effect, and is tantamount to a drain of 6,000,000 *l.*; 2761, 2762—As regards the circulation, the relative proportion of gold to paper may be varied, but the total amount cannot be varied by any enactment, 2763, 2764—In selling securities, the object of the Bank is to strengthen its reserve, and the object is doubtless to some extent attained thereby, 2765-2772.

The management of the Banking Department is totally distinct from any question relating to the active circulation, 2766, 2767—The Banking Department should pay due attention to the Issue Department, as indicative of the state of the bullion reserve, 2767—By advances in the rate of interest concurrently with the sale of securities, the Bank can always establish a proper proportion between the reserve and the liabilities, 2768-2773—The Act has not in any way aggravated the effect of a drain of bullion, 2773, 2796.

Witness is quite satisfied that the Act has not operated prejudicially to the mercantile community, 2774-2777—The variations in the rate of interest hardly have had any injurious effects upon commerce, inasmuch as the Bank discounted 25,000,000 *l.* in one year without incurring any bad debts, 2774-2777—Belief that under the former Act the natural tendency of country banks of issue was to keep their notes in circulation, and to take less perfect securities for their loans than they would do under the Act of 1844; 2778-2784.

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Convenience amounting to necessity under which the Scotch and Irish banks over-issue upon bullion which they are required to deposit, 2786-2788—Hardship on the English country banks in their finding it necessary to keep considerably within their credit limit of circulation, through the fear of penalties, 2789—Further approval of an alteration in the system of taking the averages as regards the country banks' returns, 2789. 2804—Witness does not recommend that English country banks should be allowed to over-issue against bullion, but he sees no reason for making a distinction between them and the Scotch and Irish banks, 2790-2795.

Under the Act of 1844 it is almost impossible for the bullion reserve to be reduced to 2,000,000*l.*; 2797—During the pressure in 1847, Government interference was by no means essential for the safe working of the Act, 2798, 2799—Opportunities of the Bank, at the height of the pressure, for meeting the withdrawal of the deposits of the London bankers, 2799-2803.

Witness does not recommend that country banks should be required to give security for their issues, though in some instances of failure it would have been an advantage, 2805-2807. 2812-2814—Reasons why the note-holders are more entitled to security than the depositors, 2808-2811—The proposition for a central bank of issue involves an arrangement for the satisfaction of existing banks of issue, 2812. 2840, 2841.

In the event of a failure in the harvest, and a consequent foreign drain, a rise in the rate of interest would be effectual in righting the pressure, 2819-2821—An advance in the rate of interest, and a consequent sale of securities by the commercial classes, would not necessarily have any connexion with or effect upon the price of wheat or other commodities, 2822-2837—Contradiction and failure involved in the recent operations of the Bank of France in giving a premium in gold for gold, 2838, 2839.

Further statement that the desirableness of a single bank of issue for England and Wales applies with minor force to Scotland and Ireland; witness is in favour, however, of one central bank of issue for the whole kingdom, 2840, 2841—Doubt whether the advances by discount houses are larger when the rate of discount is high than when it is low, 2842-2844—Advances by the Bank upon Government securities and discounts of good bills are usually made at the same rate, 2845.

In isolated cases only has the Bank refused to discount bills having more than sixty days to run, 2846, 2847—The rate of discount is now to a considerable degree self-acting, 2848—Inexpediency of a mechanical self-action, by which the rate should fluctuate with reference solely to the amount of the reserve, 2849-2851—Further question as to there being, on the whole, greater liability to forgery if all the notes in circulation emanated from a central bank, 2852-2854.

Hubbard, Mr. Statement by Mr. Hubbard, dated October 1856, in consideration and approval of the Act of 1844, and recommending its renewal for a period of ten years, subject to some amendments; remarks also upon the Irish and Scotch Acts of 1845, *App. p.* 11-13.

Letter from Mr. Hubbard to the Chancellor of the Exchequer, dated the 28th November 1856, suggesting a plan for the withdrawal of the country issues, and the compensation of the issuers, *App. p.* 22.

Huddersfield Banking Company. Memorial of the Huddersfield Banking Company and the West Riding Union Bank, praying to be placed on the same footing as Scotch and Irish banks as regards the issue of notes, *App. p.* 348.

Hull Branch (Bank of England). Account of the average circulation of twenty-one days' and seven days' bills in each year from 1832 to 1847, *App. p.* 24—Account of the average circulation of seven days' and other bills in each year from 1848 to 1856, *ib.* 25.

Account of the average circulation of branch bank notes in each year from 1832 to 1847, both inclusive, *App. p.* 26—Similar account for each year from 1848 to 1856, *ib.* 27.

Weekly statement of the circulation of twenty-one and seven days' bills during the year 1847, *App. p.* 28, 29—Similar statement for the year 1856, *ib.* 30, 31.

Weekly statement of the circulation of branch bank notes during the year 1847, *App. p.* 32, 33—Similar statement for 1856, *ib.* 34, 35.

Hunt, Thomas Newman. Letter from Mr. Hunt to the Governor of the Bank of England, dated the 27th October 1856, suggesting the adoption of new principles in regard to the issue of bank notes, but approving of the Act of 1844, *App. p.* 9, 10.

Huskisson, Mr. Views of Mr. Huskisson, that "if the currency consists partly of coin and partly of paper, the excess of paper above what the currency would be if it were coin must be an excess of currency, and must naturally tend to depreciation," *Right Hon. Lord Overstone*, 4185.

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Huth, Charles Frederick. Letter from Mr. Huth to the Governor of the Bank of England, dated the 8th October 1856, in general approval of the Act of 1844, but suggesting an enlargement of some of the limitations of the Act, *App. p. 9.*

I.

Import of Corn. Any monetary disturbance created by a failure of the harvest must be met by the trade of the country rather than by increased issues by the Bank on credit, *Weguelin 604-610*—Of late years the most important cause of a drain of bullion has been the large import of corn, *Hubbard 2564*—In the event of a failure in the harvest, and a consequent foreign drain, a rise in the rate of interest would be effectual in righting the pressure, *ib. 2819-2821.*

Statement to the effect, that by proper restrictions, importation of corn to the amount of 40,000,000 *l.* might be effected, with a drain of not more than 4,000,000 *l.* in bullion, *Right Hon. Lord Overstone 4043-4048*—Under a system of inconvertible notes there would be much greater pressure than under the present system, in the event of a large importation of corn, *ib. 4055-4060.*

Belief that a large importation of corn would not, under a system of inconvertible notes, produce the evils now consequent upon the drains of bullion necessary to pay for such corn, *Twells 4733, 4734. 4751-4756.*

As regards the pressure in October 1847, it was the result mainly of the quantity of money which was required to regulate our exchanges in consequence of the extraordinary import of corn, *Chapman 5217, 5218.*

INCONVERTIBLE NOTES:

1. *Proposition for the Issue of Inconvertible Notes.*
2. *Objections to the foregoing Proposition.*

1. *Proposition for the Issue of Inconvertible Notes:*

Suggestion that in lieu of Bank notes issued on securities, there be an issue of legal tender notes, receivable by Government in payment of taxes, but not convertible into specie on demand, *Alexander 4259. 4270 et seq.*—These notes should be issued by Government, the Bank of England should receive them in return for securities, and they should be a legal tender when paid out of the Bank, *ib. 4259, 4260. 4270-4273. 4290-4295. 4352*—Way in which the position of the Bank would be much strengthened by the proposed inconvertible notes to be issued by Government, *ib. 4270 et seq.*

More equable state of the money market under the proposed system, *Alexander 4273*—Belief that if the Bank had had power in 1847 to issue inconvertible notes on security, the panic would have been obviated, *ib. 4274-4276. 4287, 4288*—Beside the proposed inconvertible notes, the Bank of England should issue upon gold, *ib. 4289, 4290*—The holders of bank notes only should have a right to claim gold in payment for their notes, *ib. 4291-4299*—The so-called inconvertible notes would, as being receivable in payment of taxes, be to that extent convertible; this is an essential point, *ib. 4297-4299. 4303-4307*—The maximum issue of these notes might be fixed at 20,000,000 *l.*, *ib. 4300-4302*—Belief that the proposed notes would not be at a discount as compared with the convertible notes, *ib. 4308.*

As an improvement upon the issue of 14,000,000 *l.* on notes payable on demand, witness recommends the issue of 14,000,000 *l.*, or rather of 20,000,000 *l.* in notes, promising to be receivable by Government in aid of taxes, such notes to be in fact legal tender notes, but not convertible into gold, *Twells 4541 et seq.*—Anticipated steadiness in our commercial transactions, and in the rate of interest under the proposed system of inconvertible tender notes, *ib.*

Besides the 20,000,000 *l.* of inconvertible notes, there ought to be an issue of 4,000,000 *l.* or 5,000,000 *l.* in convertible notes, *Twells 4543, 4544. 4547*—The proposed legal tender notes convertible into taxes could not oscillate in amount, *ib. 4553-4555*—The practice of over-issue, as adopted by the French Government, must be avoided, *ib. 4566, 4567*—It is almost impossible that there should be an excess of issue of the proposed notes by the Bank of England, *ib. 4567*—Great improbability of fluctuation in the value of the proposed notes; less fluctuation than in the value of gold, *ib. 4568-4578. 4611. 4625.*

It is immaterial whether the proposed notes be issued by the Government or by the Bank of England, but the latter body could best undertake the issue, on account of the completeness of its machinery, *Twells 4585, 4586. 4632.*—Witness contemplates that country bank notes should be convertible into the proposed legal tender notes, *ib. 4618. 4628*—Witness anticipates that 20,000,000 *l.* in inconvertible and legal tender notes would, under a proper system, be adequate to meet the expanding wants of trade, *ib. 4624-4630.*

Further statements that the proposed 20,000,000 *l.* of inconvertible notes would cause greater uniformity and steadiness in the value of the legal tender than is now the case, *Twells 4634 et seq.*—Improbability of any depreciation in the inconvertible and legal tender

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INCONVERTIBLE NOTES—continued.**1. Proposition for the Issue of Inconvertible Notes**—continued.

tender notes, as in the case of the French assignats, *Twells* 4634-4641. 4764-4768—The advantage in the inconvertible notes consists in the fact that gold cannot be required for them, more especially for foreign purposes, *ib.* 4634. 4642.

Examination as to the purchasing power respectively of a 5*l.* inconvertible note, and of five sovereigns, *Twells* 4635, 4636. 4644-4647. 4655 *et seq.*—The principle of inconvertibility is not violated by making the notes receivable in payment of taxes, *ib.* 4643, 4644—Reason for fixing the amount of inconvertible notes at 20,000,000*l.*; 14,000,000*l.* might be sufficient, or the Bank might be safely trusted with a discretionary power as to the limit issued, *ib.* 4663, 4664. 4709-4711. 4743. 4744. 4807—By a proper limit upon the issue of paper, and by making it inconvertible, a more uniform and a sounder currency may be arrived at than by means of anything which is dependent upon barter, *ib.* 4712-4720.

Besides the proposed inconvertible notes, there should be an issue of notes upon bullion, not fixed in amount, but according to the varying rate of the bullion in the market, *Twells*, 4722-4724. 4735. 4736—Belief that the convertible currency and the gold would not rise to a premium, as compared with the inconvertible currency; but if such were to happen, there would be no inconvenience in it, *ib.* 4757-4763—Wide difference between the proposed inconvertible notes and the French assignats, *ib.* 4764, 4765—An issue of convertible notes, as well as an issue of fourteen or twenty millions of inconvertible notes, could not result in a similar fluctuation in the aggregate circulation, as is now the case, *ib.* 4796-4809.

Approval of the proposition for an issue of 20,000,000 *l.* in inconvertible notes in lieu of the issue on securities, *Capps* 5422. 5456-5460—Improbability of the inconvertible notes being at a discount as compared with the notes issued by the Bank on gold; belief, on the other hand, that the former notes might in time be more valuable than gold, *ib.* 5422, 5423. 5458, 5459. 5474. 5485. 5534. 5540—As regards the French assignats, they were issued upon no principle at all, because no provision was made for their redemption, *ib.* 5485—Under a system of inconvertible notes for internal use, there would be no difficulty in settling foreign transactions, *ib.* 5486-5492—Form in which inconvertible notes might be issued as regards their value to the holders, *ib.* 5528-5533.

2. Objections to the foregoing Proposition:

Respect in which, if the note were inconvertible, there would not be the same control upon the issue as now exists, *Newmarch* 1829-1843. 1939-1963—Difficulty, nevertheless, in increasing the issue of inconvertible notes, as shown by experience previously to 1820, *ib.* 1835. 1843—Issue of inconvertible notes by Government only; private bankers can have nothing to do with such issue, *ib.* 1946-1951—An inconvertible circulation may be issued without its becoming suddenly excessive; illustrations of this, *ib.* 1954. 1957-1960.

Witness can hardly conceive it possible to add to the circulation by issuing inconvertible notes, *Norman* 2930-2937—Inconvertible notes would be little more than waste-paper, *ib.* 2931, 2932—A limited issue of 14,000,000 *l.* in inconvertible notes would probably be of the same value as 14,000,000 *l.* in metallic currency, *ib.* 3052-3059.

Evidence strongly opposed to a proposition for the issue of 14,000,000 *l.* in inconvertible notes not payable in specie on demand, conjointly with the issue of a further amount of notes, equal to the amount of bullion, which should be payable on demand, *Right Hon. Lord Overstone* 3812-3825—There would at once be a discount upon the inconvertible notes, and the difference of value between them and the convertible notes would create a state of confusion impossible to be endured, *ib.* 3822-3825.

Further evidence strongly opposed to the proposition for an issue of a certain quantity of notes payable for taxes, *Right Hon. Lord Overstone* 4049-4060—Witness repeats that the proposed notes would be at a discount, as compared with the convertible notes payable in specie on demand, and very disastrous confusion would be the result, *ib.* 4049-4054.

See also *Import of Corn.*

India (State of the Exchanges). Large sums leaving this country, in treasure or material, on account of the Indian railways, *Newmarch* 1499-1503. 1790—Grounds for concluding that the exchanges with India are in favour of this country, notwithstanding the large amount of bullion being continually transmitted to the East, *ib.* 1786-1789—To the amount of exports from this country to India is to be added the amount of India House drafts; that is, the funds drawn from India by the East India Company; explanation hereon, showing how these drafts can be said to balance a corresponding amount of imports, *ib.* 1786. 1915-1925.

See also *Drains of Bullion and Monetary Pressures, III. Silver.*

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India Trade. The India trade is carried on upon very long credits, and chiefly in bills, *Alexander* 4252—The operation of the Bank of England is of very great importance to the trade, *ib.* 4253, 4254—Importance of less frequent variation in the rate of interest in the case of the India trade, and other trades conducted on long credits, *ib.* 4273. 4326. 4363—State of the East India trade at the present time; unprofitable nature of witness's trade; *ib.* 4330–4333. 4364, 4365.

Influx of Bullion. See *Gold*, 2, 8. *Reserve of Bullion.*

Insolvency of the Bank. Propriety of dismissing from one's calculations so remote a contingency as an insolvency of the Bank, *Weguelin* 1284–1286.

Interest on Deposits. Interest is not allowed by the Bank on private deposits; inexpediency of forcing upon the Bank a system of interest on deposits, as in the case of joint stock banks, *Weguelin*, 159–161. 243–246. 537. 540.

See also *Joint Stock Banks*.

Interest on Loan. Explanation as to the Bank receiving only three per cent. on their loan of 11,000,000 L. to the Government, *Weguelin* 336–340. 349—Sense in which this may be considered a sort of compensation for the privileges of the Bank, *ib.* 1240, 1241.

Internal Drains. See *Drains of Bullion and Monetary Pressures*.

Ireland. Necessity, under the Act of 1845, of the Irish banks depositing a certain amount of coin for any issue of notes beyond the amount authorised by law, *Weguelin* 42–45—Complete, though temporary, derangement of the circulation in Ireland by the famine of 1845–46, *Newmarch* 1756–1760—General disapproval of the limit upon issue, *Mill* 2057–2059.

Return of the circulation of the Bank of Ireland, and of private and joint stock banks in Ireland, in each month, from September 1833 to April 1857, *App. p.* 148–152.

Return showing the authorised issues of the banks in Ireland, the actual amounts issued, and the amounts of bullion held by these banks in each week since the passing of the Acts of the 7 & 8 Vict. c. 32, and 8 & 9 Vict. c. 37 and 38, to the 9th May 1857, *App. p.* 182–203.

Account of the aggregate weekly circulation of the notes of banks of issue in Ireland, distinguishing those of 5 l. and upwards, and those under 5 l., and showing the total amount, with the amount of bullion held from the 13th December 1844 to the 9th May 1857, *App. p.* 204–213.

Account of the aggregate weekly circulation of the banks in Ireland, from the 19th October 1844 to the 9th May 1857, *App. p.* 214–232.

Return of the number of banks of issue and of non-issue that have been established in Ireland, in each year from 1819 to the present time, distinguishing joint stock banks from private banks; of the number which have relinquished business in each year, distinguishing banks of issue and of non-issue, private banks and joint stock banks; and of the number which have relinquished business in consequence of failure and other causes, *App. p.* 237.

Account of the number of banks of issue in Ireland at the time of passing of the Act of 1845, and whose issues were fixed by that Act; also the number which still continue in existence as banks of issue, *App. p.* 238.

See also Act 8 & 9 Vict. c. 38. *Bank of Ireland. One Pound Notes. Uniform Currency.*

ISSUE DEPARTMENT (BANK OF ENGLAND):

1. *Absence of any Connexion, save mechanically, between the Issue Department and the Bank of England.*
2. *Functions of the Department.*
3. *Objections to the Management of the Department being transferred from the Bank.*
4. *How far the Banking Department has, in right of its Notes, any special Claim upon the Issue Department.*
5. *Profits of Issue: Arrangement with Government hereon.*

1. *Absence of any Connexion, save mechanically, between the Issue Department and the Bank of England:*

There is a legal and virtual distinction between the Issue and Banking Departments, though it may be called merely a distinction of accounts, *Weguelin* 164, 165. 775–777—The Bank of England are merely administrators of the Issue Department, *Newe* 1144, 1145—Practical and legal distinction between the Issue and Banking Departments; obligation upon the Bank to abide thereby, *Mill* 2033, 2034—Perfect character of the separation, though the two departments are managed by the same body, *Hubbard* 2326—Purely mechanical character of the operations of the Issue Department, *ib.* 2340. 2387.

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ISSUE DEPARTMENT (BANK OF ENGLAND)—continued.

1. *Absence of any Connexion, save mechanically, &c.*—continued.

The term "Bank" should not be associated with the Issue Department at all; the Bank have not in fact any power whatever over the issues, and are merely the mechanical agents of Government in the matter, *Right Hon. Lord Overstone* 3664-3671—The Issue Department belongs to the State, and its management by the Bank of England is merely of a mechanical nature, *ib.* 3953-3959—The Bank merely contracts to do the business of the Issue Department on behalf of the State, being allowed certain profits and incurring certain risks, *ib.* 3954-3959—The Issue Department is now as distinct from the Bank of England as is necessary for all purposes which have reference to the principles affecting the regulation of the exchanges, *ib.* 3969.

Phraseology of portions of the Act adverted to, with reference to witness's view that the Bank of England has not, save mechanically, any connexion with the Issue Department; the Act clearly provides that the department shall be conducted altogether irrespectively of the banking business, *Right Hon. Lord Overstone* 4015-4018—In the Issue Department the Bank have no discretionary action, *ib.* 4015, 4016, 4155, 4156—Witness cannot understand that the term Bank of England includes the Issue Department, *ib.* 4018.

Further evidence in support of the statement that the Issue Department belongs to the State, and has not, save mechanically, any connexion with the Bank of England, *Right Hon. Lord Overstone* 4155-4162—The accidental form in which the banks are paid for the conduct of the issues does not affect the question of the distinct separation of the Issue and Banking Departments, *ib.* 4157-4162.

2. *Functions of the Department:*

Simple and most useful office performed by the Issue Department in placing the currency upon a solid basis, *Hubbard* 2340—The Issue Department is not subject to any control by the Banking Department, its function being merely to exchange notes for gold, *Norman* 3442, 3443—Outline of the functions and working of the department, *Right Hon. Lord Overstone* 4143-4145.

3. *Objections to the Management of the Department being transferred from the Bank:*

Evidence in favour of the functions of issue remaining, as at present, in the Bank of England, under the control of the State, instead of being undertaken directly by the State, *Weguelin* 78-82, 771 *et seq*; *Hubbard* 2453-2480; *Norman* 2953-2963; *Right Hon. Lord Overstone* 3663-3671—Sundry arguments opposed to any greater separation than at present of the Issue Department from the Banking Department, *Weguelin* 83-87—Convenience in the departments being under the same roof, *Weguelin* 83-87; *Hubbard* 2326.

Arguments adduced by Mr. Weguelin, in letter of the 10th of November 1856, against the separation of the Issue Department from the Bank of England, *App. p.* 3.

4. *How far the Banking Department has, in right of its Notes, any special Claim upon the Issue Department:*

As regards the present separation of the Banking and Issue Departments, the bullion in the latter would nevertheless be liable to pay the debts of the former in the event of the Bank coming under the Winding-up Act, *Weguelin* 785, 786, 811-824—Words in the Act which infer that the directors are restrained from taking bullion out of the issue department without bringing in or cancelling notes for it, *ib.* 1269-1272, 1278, 1279.

The bullion in the specie department is no more applicable to the payment of notes held by the banking department than it is to the payment of any other bank notes, *Norman* 2965—Equal liability of the issue department in regard to the notes in the banking department, and the notes in the hands of ordinary bankers; how far this proposition is affected by the fact of the two departments constituting one corporate body, *ib.* 3229, 3256-3285, 3358-3360—The Bank, or rather the issue department, derives a profit from the notes in the hands of the public, but not from the notes in the banking department, *ib.* 3263-3268.

5. *Profits of Issue: Arrangement with Government hereon:*

Calculation, showing a net profit to the Bank of 80,000*L* a year on the issue of 14,000,000*L*, *Weguelin* 137-142—Explanation as to the sum of 120,000*L*, plus 60,000*L*, for exemption from stamp duty, as paid by the Bank for the privilege of issue, *Weguelin and Neave* 139, 341-348—The expenses of issue are about 160,000*L* a year, *Weguelin* 139, 350-352—Fairness in estimating the gross profit upon issue at 3 per cent. on 14,000,000*L*, *Weguelin and Neave* 353-357—The profit derived from the issue is generally much exaggerated, *Weguelin* 797-801, 806—The net profits of the Issue Department are 350,000*L* a year, of which the State receives 250,000*L*, and the Bank for its agency 100,000*L*, *Hubbard* 2456.

ISSUE DEPARTMENT (BANK OF ENGLAND)—continued.**5. Profits of Issue : Arrangement with Government hereon**—continued.

Proposition that all profits arising from the issue of paper certificates or bank notes should be appropriated to the public exchequer, *Right Hon. Lord Overstone* 3648—The profit derived from paper issues may be considered as going to Government, the latter making a certain bargain with the Bank on the basis of that principle, *ib.* 3970–3972.

See also *Accounts (Bank of England)*. *Central Bank of Issue*. *Claim of Depositors and of Noteholders*. *Government Issue*. *Interest on Loan*. *Rate of Interest*. *Reserve of Bullion (Issue Department)*. *Reserve of Notes and Bullion (Banking Department)*. *Separation of Issue and Banking Departments*.

Issues (Generally). See *Act 7 & 8 Vict. c. 32*. *Act 8 & 9 Vict. c. 38*. *Central Bank of Issue*. *Circulation*. *Country Banks*. *Discretionary Issue*. *Drains of Bullion and Monetary Pressures*. *Extension of Issue*. *Government Issue*. *Inconvertible Notes*. *Ireland*. *One Pound Notes*. *Rate of Interest*. *Reserve of Bullion (Issue Department)*. *Restriction upon Issue*. *Scotland*. *Uniform Currency*.

J.

Joint Stock Banks. The joint stock banks in London allow interest on about 35,000,000*l.* in deposits, *Weguelin* 538, 539—The interest allowed by the joint stock banks has not much affected the deposits in the Bank of England, but has impeded the operations in the Exchequer bill market, *ib.* 541–545—Reference to the gradual diminution previously to 1844 of from 8,000,000 *l.* to 4,000,000 *l.*, in the circulation of private banks, the circulation of joint stock banks having increased in a similar proportion, *ib.* 908. 920. 935.

Great importance of the operations of joint stock banks adverted to with reference to the expediency of an inquiry by the Committee into their management, *Hubbard* 2534–2539.

Reference to the large profits made by joint stock banks under the Act of 1844, *Twells* 4489—Doubt as to the means by which some of the joint stock banks make such large profits, *ib.* 4810–4818.

The joint stock banks have largely adopted the business of discount houses, so far as relates to the receipt of deposits, or money on call, *Chapman* 4943. 5097. 5210.

Comment by Mr. Weguelin, in letter of the 10th November 1856, on the small reserve of the joint stock banks of London; danger thereby, in the event of failure, to the credit of the country, *App.* p. 3, 4.

Return of the circulation of joint stock banks in England, Scotland and Ireland, in each month from September 1833 to April 1857, *App.* p. 148–152.

Account of the aggregate daily circulation of joint stock banks of issue in England and Wales from the 15th October 1844 to the 9th May 1857, *App.* p. 153–181.

Return showing the authorized issues of the notes of the joint stock banks in England and Wales, and the actual amount issued, and the amounts of bullion held by those banks in each week since the passing of the Acts of the 7 & 8 Vict. c. 32 and 8 & 9 Vict. c. 37 and 38, to the 9th May 1857, *App.* p. 182–203.

Account of the aggregate weekly circulation of bank notes in the United Kingdom, distinguishing those of the Bank of England in the hands of the public, and the issues of other banks in England, Scotland and Ireland, from the 19th October 1844 to the 9th May 1857, *App.* p. 214–232.

Return of the number of banks of issue and on non-issue which have been established in England and Wales in each year from 1819 to the present time, distinguishing joint stock banks from private banks; of the number which have relinquished business in each year, again distinguishing banks of issue and of non-issue, private banks and joint stock banks; and of the number which have relinquished business in consequence of failure and other causes, *App.* p. 234—Similar Return in regard to Scotland, *ib.* 235—Similar Return in regard to Ireland, *ib.* 237.

Account of the number of joint stock banks of issue in England at the time of passing the Act of 1844, and whose issues were fixed by that Act; also the number which still continue in existence as banks of issue, the number which have ceased to issue by compounding with the Bank to use Bank of England notes, and the number that have ceased by failing, *App.* p. 238.

See also *Country Banks*.

K.

Kent. Petition of private bankers and joint stock banks (issuers of their own notes), in the county of Kent, praying for an extension from four weeks to eight weeks of the period for striking their average circulation, *App.* p. 353, 354.

Kerr,

Kerr, Charles James. Letter from Mr. Kerr, Manager of the Edinburgh and Glasgow Bank, to Sir G. C. Lewis, dated the 20th February 1857, offering several objections to the unequal operation of the Acts 7 & 8 Vict. c. 38, and 9 & 10 Vict. c. 75, and suggesting certain amendments therein, *App. p.* 338, 339.

L.

Lancashire Banks. Statement by the bankers of Lancashire, &c., praying to be put on the same footing as Scotch and Irish banks with regard to the issue of notes, *App. p.* 347. 354—Petition of these banks, praying for an extension of the time for striking the average of their circulation, *ib.* 354.

LAPSED ISSUES (COUNTRY BANKS):

1. *Contemplation by the Act of 1844 that the Country Issues should entirely lapse.*
2. *Failure of the Compensation Clause providing for the abandonment of Issue.*
3. *Particulars as to the Banks whose Issues have lapsed.*
4. *Issue by the Bank of England to the extent of Two-thirds of the lapsed Issues.*
5. *Consideration whether the Bank should not fully replace the lapsed Issues.*
6. *Petition with reference to the continuance of Compensation.*

1. *Contemplation by the Act of 1844 that the Country Issues should entirely lapse:*

Evidence to the effect that Sir Robert Peel and the promoters of the Act of 1844 contemplated that the Act would lead to a gradual but complete absorption of the country issues in those of the Bank of England, *Weguelin* 166, 167. 184-188. 899. 912. 913. 941-945; *Newmarch* 1399-1402; *Hubbard* 2429; *Norman* 2939-2942. 3331-3334.

2. *Failure of the Compensation Clause providing for the abandonment of Issue:*

Statement showing that the compensation has not had the desired effect; that is, it has resulted in the abandonment of only between 800,000 *l.* and 900,000 *l.* of country issues, *Weguelin* 899, 900. 936-939. 944; *Hubbard* 2430-2432.

3. *Particulars as to the Banks whose Issues have lapsed:*

Return of any banks, being banks of issue previously to the passing of the Act 7 & 8 Vict. c. 32, which have ceased to issue their own notes, and the amount of the circulation of such banks respectively; showing the amount on which the Governor and Company of the Bank of England founded a memorial, dated the 26th November 1855, and in which permission was granted to them to add to their issue of notes, under the 5th section of the Act 7 & 8 Vict. c. 32, *App. p.* 88, 89.

Account of the number of private banks of issue in England at the time of passing the Act of 1844, and whose issues were fixed by that Act; also the number which still continue in existence as banks of issue, and showing what number have ceased to issue by compounding with the Bank to use Bank of England notes, and the number that have ceased by failing, *App. p.* 238—Similar account in regard to Scotland under the Act of 1845, *ib.*—Similar account in regard to Ireland, *ib.*

4. *Issue by the Bank of England to the extent of Two-thirds of the lapsed Issues:*

The issue to the extent of two-thirds was the result of an application made to Government, at the suggestion of the Chancellor of the Exchequer, *Weguelin* 598—Through the failure of several banks of issue since 1844, and the abandonment of issue by several banks, about 800,000 *l.* of notes have been partly replaced by the Bank of England, *ib.* 897, 898. 912—Substitution by Bank of England notes to the extent of two-thirds of the lapsed issues of private banks further adverted to, *Weguelin* and *Neave* 922-924.

Witness cannot trace any increase in the circulation of the Bank of England notes consequent upon the permission to issue at the extent of two-thirds of the lapsed circulation; the substitution in fact has been imperfect, *Weguelin* 925-928—With regard to the increased issue by the Bank of 475,000 *l.*, Government receives two per cent. from the Bank for such issues, *ib.* 1267.

Principle upon which the Act restricted the re-issue to two-thirds of the lapsed issue, *Hubbard* 2356—There has been no direct issue of Bank of England notes in consequence of the lapsed issues of any country bank, *ib.* 2697-2700.

Reference to the application by the Bank to Government to be allowed to issue to the extent of two-thirds of the lapsed country issues; witness was not a party to this application, *Norman* 3592-3598. 3631—Explanation that the application in regard to the issue by the Bank really emanated from the Government, *ib.* 3629-3632.

LAPSED ISSUES (COUNTRY BANKS)—continued.**5. Consideration whether the Bank should not fully replace the lapsed Issues :**

The Bank should have been allowed to issue to the full extent of the lapsed issues instead of only to the extent of two-thirds, *Hubbard* 2354-2357. 2485—The full amount of the lapsed issues, namely, 712,500 *l.*, instead of two-thirds, namely, 475,000 *l.*, might have been re-issued by the Bank without any infraction of the principle of the Act, *ib.* 2485—Further reference to the propriety of substituting the Bank of England circulation to the full extent of the lapsed country circulation; belief that coin would not to any appreciable extent take the place of the lapsed issues, *ib.* 2540-2544. 2693.

Objection to the Bank being permitted to increase their issue to the full extent, instead of to the extent of two-thirds of the lapsed issue of country banks; this, however, is a very unimportant matter, *Norman* 2865-2870—Whether the Bank issue to the full or to the extent of two-thirds of the lapsed issues of country banks, is not a matter of the slightest consequence, *Right Hon. Lord Overstone* 3695. 4126.

Opinion of Mr. Hubbard, as stated in letter of October 1856, that unless the Bank issues on securities to an equal amount in substitution of lapsed or commuted country issues, the aggregate credit issue will be needlessly curtailed, *App. p.* 11-13.

6. Petition with reference to the continuance of Compensation :

Petition of bankers in the south of England with reference to compensation being continued for the relinquishment of issue, *App. p.* 352.

Latham, Alfred. Letter from Mr. Latham to the Governor of the Bank of England, dated 28th October 1856, in general approval of the Acts of 1844 and 1845, but suggesting certain amendments therein, *App. p.* 16, 17.

Leatham, Tew & Co. With regard to the provincial bank of Leatham, Tew & Co., with which witness was once connected, a condition that they should give security for their circulation would be injurious both to the public and themselves, *Newmarch* 1554-1560.

Leeds. Absence of increase in the circulation at Leeds during the speculation in the years 1842-45, *Newmarch* 1597-1602—Way in which the Leeds bankers obviated the inconvenience of the constant presentation of large cheques at their counters during the speculation in 1845, *ib.* 1603, 1604.

Leeds Branch (Bank of England). Account of the average circulation of twenty-one days' and seven days' bills in each year, from 1832 to 1847, *App. p.* 24—Account of the average circulation of seven days and other bills in each year, from 1848 to 1856, *ib.* 25.—Account of the average circulation of branch bank notes in each year, from 1832 to 1847, both inclusive, *App. p.* 26—Similar account for each year, from 1848 to 1856, *ib.* 27.

Weekly statement of the circulation of twenty-one and seven days' bills during the year 1847, *App. p.* 28, 29—Similar statement during the year 1856, *ib.* 30, 31.

Weekly statement of the circulation of branch bank notes during the year 1857, *App. p.* 32, 33—Similar statement for the year 1856, *ib.* 34, 35.

Leeds Chamber of Commerce. Petition of the Chamber of Commerce of Leeds with reference to the constitution of the Committee, *App. p.* 353.

Legal Tender. The bank note should be a legal tender everywhere throughout the country, except by the issue department, *Right Hon. Lord Overstone* 3946-3951. 4150-4153.

So long as the amount of the legal tender varies with the amount of gold, there must be fluctuation in the rate of discount, *Twells* 4548-4557—Importance of a legal tender not liable to be exported, *Capps* 5445. 5451-5453. 5469-5472. 5480, 5481—Variation in the value of the legal tender in proportion to the supply and demand, *ib.* 5454, 5455.

Suggestion by Mr. Neave that the Bank of England note be made a legal tender throughout the kingdom, *App. p.* 5, 6.

Suggestion by Mr. Palmer that the circulating medium of Ireland and Scotland be assimilated to that of England, and that the Bank of England note be a legal tender throughout the kingdom, *App. p.* 6.

Advantage of making the Bank of England note a legal tender in Ireland and Scotland, adverted to by Mr. Hubbard, *App. p.* 13.

Recommendation by Mr. Norman that the system of legal tender be uniform for the three countries, *App. p.* 15.

Recommendation by Mr. H. W. Blake that the Bank of England note be made a legal tender throughout the United Kingdom, *App. p.* 18.

See also *Banking Department.* *Inconvertible Notes.*

Leicester

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Leicester Branch (Bank of England). Account of the average circulation of twenty-one days' and seven days' bills in each of the years from 1832 to 1847, *App. p. 24*—Account of the average circulation of seven days' and other bills in each of the years from 1848 to 1856, *ib. 25*.

Account of the average circulation of branch bank notes in each year, from 1832 to 1847, both inclusive, *App. p. 26*—Similar account for each year, from 1848 to 1856, *ib. 27*.

Weekly statement of the circulation of twenty-one and seven days' bills during the year 1847, *App. p. 28, 29*—Similar statement for the year 1856, *ib. 30, 31*.

Weekly statement of the circulation of branch bank notes during the year 1847, *App. p. 32, 33*—Similar statement for the year 1856, *ib. 34, 35*.

Liabilities (Bank of England). The liabilities of the Bank consist of the notes in the hands of the public, and of the deposits of the public in the Bank, *Weguelin 627-629*.

Account showing in detail the liabilities and means of the Bank, on the 28th of February and the 31st of August in each year, from 1778 to 1847, *App. p. 90-92*—Similar account for each year, from 1848 to 1856, *ib. 93*.

Amount of 41,459,940 *l.* as the total of the liabilities, and of the means, on the 28th of February 1857, *App. p. 233*.

See also *Accounts (Bank of England)*. *Claims of Depositors and of Noteholders. Deposits (Bank of England). Issue Department, 4.*

Licences to Bankers. Return of amount of duty received for bankers' licences in each year, from 1833 to 1856, *App. p. 308*.

Light Gold. Previously to calling in the light gold, some twelve or thirteen years ago, it was ascertained that one-third of the sovereigns tendered at the Bank were light, *Weguelin 117*—When the light gold was called in, the Bank bought between 11,000,000 *l.* and 12,000,000 *l.* of gold, *ib.*—Light sovereigns are taken at the bullion price of 77 *s. 9 d.* the ounce, *ib. 1249*.

Light Silver. Practice of the Bank in regard to light silver; they do not lose by it, *Weguelin 1245-1248*.

Limited Liability. As regards the principle of limited liability, witness altogether disapproves of it, *Right Hon. Lord Overstone 4133*—The principle of limited liability being established, it is only consistent that it be extended to banks, *ib. 4133-4135*—If limited liability be extended to banks of issue it should be on the condition of their surrendering their issues, *ib. 4134-4136*—Limited liability as now applied to the Bank of England is a theoretical limitation, and cannot, by any reasonable supposition, come into practical effect, *ib. 4154*.

Lincoln and Lindsey Banking Company. Petition, signed on the part of this Bank, praying for certain alterations in the Act of 1844, *App. p. 360, 361*.

Liverpool Branch (Bank of England). Account of the average circulation of 21 days' and seven days' bills in each year, from 1832 to 1847, *App. p. 24*—Accounts of the average circulation of seven days' and other bills in each year, from 1848 to 1856, *ib. 25*.

Account of the average circulation of branch bank notes in each year, from 1832 to 1847, both inclusive, *App. p. 26*—Similar account for each year, from 1848 to 1856, *ib. 27*.

Weekly statement of the circulation of twenty-one and seven days' bills during the year 1847, *App. p. 28, 29*—Similar statement for the year 1856, *ib. 30, 31*.

Weekly statement of the circulation of branch bank notes during the year 1847, *App. p. 32, 33*—Similar statement for the year 1856, *ib. 34, 35*.

Liverpool Financial Reform Association. Petition of the Liverpool Financial Reform Association with reference to the constitution of the Committee, and praying that their investigations be searching, and that the inquiry be an open one, *App. p. 355*.

Loan Acts. With regard to the clause in each of the Loan Acts constituting the Bank a corporation until the loan is paid off, the natural inference therefrom is, that the Bank was intended to act as a trustee between the State and the public creditor so long as the national debt lasts, *Weguelin 367-377*—Consistently with the provisions of the Loan Acts the Bank might be stripped of all its privileges, save the management of the debt, *ib. 382-384*.

Lost Notes. Belief that the profit from lost or missing notes does not come to the credit of the issue department; it is about 6,000 *l.* a year, *Weguelin 358*.

Lyll, George. Letter from Mr. Lyall to the Governor of the Bank of England, dated 3d October 1856, in approval of the Acts of 1844 and 1855, *App. p. 8*.

M.

M'Culloch, Mr. Quotation of the views of Mr. M'Culloch with reference to several crises before 1844, as showing his opinion as to the importance of restriction upon paper issues, *Right Hon. Lord Overstone* 4177. 4180. 4185.

Mackenzie, A. K. Letter from Mr. Mackenzie, Manager of the Commercial Bank of Scotland, to Sir G. C. Lewis, dated the 27th November 1856, in approval of the Act 8 & 9 Vict. c. 38, and deprecating any measure which would admit of excessive competition in Scotch banking, *App. p.* 330.

Malcomson, James. Letter from Mr. Malcomson to the Governor of the Bank of England, dated the 11th November 1856, in approval of the Act of 1844, but suggesting that the amount issuable on securities be raised to 16,000,000 £, and that, as regards the Acts of 1845, there be an early withdrawal of all 1 £. and 2 £. notes, *App. p.* 19, 20.

MANAGEMENT AND DIRECTION (BANK OF ENGLAND):

1. *Duties devolving on the Management on the part of Government.*
2. *Consideration of the Principles which should characterize the Management.*
3. *Character of the Management previously to and under the Act of 1844.*
4. *Constitution of the Court of Directors considered.*

1. *Duties devolving on the Management on the part of Government:*

Enumeration of the duties discharged by the Bank of England as bankers to the Government, *Weguelin* 134-136. 143-156.—The Bank conduct the circulation, manage the public debt, aid in the collection of the revenue, and are, strictly, the private bankers of the Government, *ib.*—List of upwards of forty accounts kept for Government, *ib.* 155—Four divisions of the business of the Bank, *ib.* 335—The Government accept the returns made by the Bank of the actual expenses, *ib.* 365, 366—The issue of paper, and of almost all coined money, is now entirely performed by the Bank as agent for the Government, *Hubbard* 2453. 2463. 2473-2478.

2. *Consideration of the Principles which should characterize the Management:*

The position of the Bank towards the Government should, to some extent, be that of a private banker, *Weguelin* 159—Inexpediency of forcing upon the Bank a system of interest on, and investment of, deposits, *ib.* 159-161. 243-246—The arrangement with the Bank should, in fact, be a liberal one, *ib.* 161—Concurrence in the foregoing evidence, *Neave* 162.

Due consideration invariably given by the Bank to the interests of the public, as well as to the proprietors; the two interests are, in fact, identical, *Weguelin* 330-332—It probably would have been better from the first to have looked upon the Bank merely as an agent for the Government, *ib.* 378-380—The banking department should pay due attention to the issue department, as indicative of the state of the bullion reserve, *Weguelin* 620-626. 1164, 1165; *Hubbard* 2767.

Reasons why the Bank of England should be managed differently from other banking establishments, *Newmarch* 1359. 1363-1367. 1440.

Action of the Bank direction on the principle that in the management of the banking department they had nothing to consider but their interest as bankers, *Mill* 2032-2034. 2108—Since 1847 the Bank have not acted so entirely on the principle that they had nothing to consider but their own interests and safety, *ib.* 2032. 2109—Erroneousness of the principle in question, *ib.* 2032. 2071. 2108—The practice of the Bank to act as private bankers in the management of its reserve is not the necessary effect of the Act, *ib.* 2108, 2109—Further evidence as to the inexpediency of the Bank of England being managed in the same way as ordinary banks, that is, with a view to its own interests rather than the accommodation of the public, *ib.* 2228-2232. 2252-2255.

Limit of the action of the Bank to the management of its capital and deposits, that is, of its securities and reserve, *Hubbard* 2530-2533—The management of the banking department is totally distinct from any question relating to the active circulation, *ib.* 2766, 2767.

It is extremely important that the Bank should be governed upon public principles, and not with a view to the private aggrandisement of a corporation, *Chapman* 4974-4976.

Remarks by Mr. Thomson Hankey with reference to the proper principles to be followed, and the expediency of continuing the present functions of the Bank, *App. p.* 23.

3. *Character of the Management previously to and under the Act of 1844:*

Witness considers that the Bank has worked satisfactorily under the existing law, *Weguelin* 3 *et seq.*—The directors would have acted in the same manner if the Act had not been passed, *ib.* 5-7. 73, 74—The Act has worked well as regards the administration of the affairs of the Bank, *ib.* 214—The successful management of the Bank during

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MANAGEMENT AND DIRECTION (BANK OF ENGLAND)—continued.**3. Character of the Management, &c.**—continued.

during the last two or three years of pressure was not in any way a consequence of the Act of 1844, *Weguelin* 1217-1221—The same management of the pressure of 1847 as of the recent pressure would hardly have been followed by similar good results; the circumstances of the two periods were widely different, *ib.* 1218, 1219.

As regards the pressure in 1847, and the late pressure, the Bank took prompter measures on the latter occasion, *Neave* 1224—Progressive intelligence of the Bank direction, *Mill* 2075. 2131. 2198—Absence under the present law of any practical interference with the natural banking operations of the Bank, *Hubbard* 2351.

Erroneous doctrine held by the leading directors in regard to issues, when witness first entered the direction in 1821; the rate of interest, and the échéance of bills, were alone looked to, *Norman* 3364-3370. 3568-3574—In consequence of the pressure and disasters of 1825, sounder views began to prevail among the Bank direction, and Mr. Palmer, the then governor, devised a rule for the regulation of the issues and the securities, but it was found impracticable, *ib.* 3382-3388—Practice of the Bank in regard to issues, when witness joined the direction in 1821, further adverted to; doubt as to the directors having been induced to increase the issues in consequence of certain enactments by Lord Castlereagh in regard to their lending money upon mortgage, &c. *ib.* 3568-3580—Witness does not consider the expediency of restriction to be any impeachment of the constitution and action of the Bank management, *ib.* 3612-3624.

Firmer and more beneficial action of the Bank during the pressure of the last few years than in 1847, *Right Hon. Lord Overstone* 3996-4014—Remarks relative to the comparatively low rate of interest charged by the Bank during the earlier part of the drain of 1846-47, and in the spring of 1847, *ib.* 3996-4010*. 4064-4069—Witness remonstrated with several of the Bank directors for not raising the rate of interest sooner than they did, *ib.* 3996. 4065.

Evidence in detail showing the evils which resulted in the period from 1783 and 1844, through the absence of the present restrictions upon the Bank management, *Right Hon. Lord Overstone* 4173-4188.

Satisfactory operation of the Act of 1844, so far as the Bank of England are concerned, *Twells* 4505—On the whole, the machinery of the Bank is excellent, and the directors spare no expense in accommodating the public, *ib.* 4831.

As regards the present restrictions upon the issues of the Bank, the admirable management of the Bank has hitherto prevented any great evil therefrom, *Chapman* 4895, 4896—With regard to the management of the Bank in October 1847, the directors did everything in their power for the public, and even went beyond what could have been expected from them, considering the restriction upon their issues, *ib.* 5244—As regards the management by the Bank of the Government stocks, nothing can be better, *ib.* 5336.

Remarks by Mr. Neave upon the benefit to be derived in the future working of the Act from the experience of the crisis of 1847, *App.* p. 4, 5.

4. Constitution of the Court of Directors considered:

Practice in regard to the retirement of directors by rotation, *Weguelin* 446-450—Approval of the present constitution of the Bank Court, save that the number of directors going out every year might be reduced from eight to six or four, *ib.* 451-460. 1237-1239—The court recently passed a resolution in favour of a reduction of the proportion of directors retiring annually, *ib.* 1260.

Reference to and approval of the suggestions of Mr. Tooke for a reform in the governing body of the Bank with a view to a greater permanency in the executive, *Newmarch* 1394-1398—Approval of Mr. Tooke's suggestion that there be a governor, sub-governor, and deputy governor, to be elected for three years, *ib.* 1395-1397—It is suggested that the three governors be re-eligible triennially, *ib.* 1395—Approval of Mr. Tooke's suggestion that twenty only of the directors be eligible for re-election, *ib.* 1395-1397—Objection to frequent change, as at present, in the executive of the Bank, *ib.* 1398.

As regards the constitution of the Bank management it would be an improvement if there were three governors, *Hubbard* 2516—It would also be an improvement if only four instead of eight directors went out by rotation, *ib.*—The governor or deputy governor is supposed to attend at the Bank every day, *ib.* 2518, 2519—The directors meet every Thursday, *ib.* 2520—The Treasury Committee, consisting of those directors who have passed the chair, meet every Wednesday, *ib.* 2521-2523.

Objection by Mr. Cotton to so many of the directors going out by rotation, *App.* p. 7.

Recommendation by Mr. Masterman that the outgoing directors at every annual election be eligible for re-election, *App.* p. 10.

MANAGEMENT AND DIRECTION (BANK OF ENGLAND)—continued.**4. Constitution of the Court of Directors considered—continued.**

Minute of the Court of Directors of the Bank, dated 19 February 1857, relative to the provisions of the Act 8 & 9 Will. 3, regulating the election of directors; resolution of the court, that the governor be required to endeavour to obtain an alteration of the law, so as to allow five-sixths instead of two-thirds to be re-elected. *App. p. 327.*

See also *Accounts (Bank of England). Circulation. Deposits (Bank of England). Discretionary Issue. Government Accounts (Bank of England). Government Interposition. Issue Department. National Debt, Management of. Payment of Dividends. Rate of Interest. Reserve of Bullion (Issue Department). Reserve of Notes and Bullion (Banking Department). Restriction upon Issue. Securities (Bank of England). Separation of Issue and Banking Departments. Term of Bills. Usury Laws.*

Manchester Branch (Bank of England). Account of the average circulation of twenty-one days' and seven days' bills in each year from 1832 to 1847, *App. p. 24*—Account of the average circulation of seven days' and other bills in each year from 1848 to 1856, *ib. 25.*

Account of the average circulation of branch bank notes in each year from 1832 to 1847, both inclusive, *App. p. 26*—Similar accounts for each year from 1848 to 1856, *ib. 27.*

Weekly statement of the circulation of twenty-one and seven days' and other bills during the year 1847, *App. p. 28, 29*—Similar statement for the year 1856, *ib. 30, 31.*

Weekly statement of the circulation of branch bank notes during the year 1847, *App. p. 32, 33*—Similar statement for the year 1856, *ib. 34, 35.*

Manufacturing Districts. Remarks on the circumstance of there being no local banks of issue in the manufacturing districts of Lancashire, such districts being adequately and satisfactorily provided for by the circulation of the Bank of England, *Right Hon. Lord Overstone 3697-3703*—Increased demand for capital in the manufacturing districts, *Chapman 5124, 5225.*

Masterman, Thomas. Letter from Mr. Masterman to the governor of the Bank of England, dated 20th October 1856, approving of the operation of the Act of 1844, save in times of domestic panic, and suggesting certain alterations therein, and in the Irish Act of 1845, *App. p. 10.*

Mercantile Community. See *Act 7 & 8 Vict. c. 32. Trade and Commerce.*

Metallic Currency. Advantage in the retail transactions of the country being carried on in coin rather than in paper, *Weguelin 115*—Object of a paper issue that coin and the capital of the country may be economised, *ib. 645-647*—Similar effect of a foreign drain upon the reserve of the Bank if the circulation were purely metallic instead of mixed, *ib. 648-667*—The only means of utilizing the coin in circulation, or of adding to the Bank reserve, would be by issuing paper to represent it, *ib. 679, 701-705*—The object of the Act of 1844 was to combine the security of a metallic circulation with the economy of a mixed circulation, *ib. 1273, 1274.*

The issuer of a metallic circulation would have no power in determining the amount, *Hubbard 2655, 2657*—Inexpediency of any limitation upon circulation if the currency were metallic, *ib. 2655, 2657, 2658.*

Main principle of the Act of 1844 to cause the Bank of England circulation to fluctuate as a metallic circulation would fluctuate, *Norman 2861*—Identical value and effect for home purposes of convertible notes as of coin, *ib. 3113, 3114, 3117-3121, 3156, 3172*—Practice as regards the issue or coining of gold, in the event of a purely metallic currency; there would be no competition; as the issue would not involve profit, *ib. 3133-3143.*

The great principle of the Act is to make the amount of paper money in the country conform in its variations to what would be the variations in the amount of a metallic currency, *Right Hon. Lord Overstone 3646, 3811*—Practicability of carrying on the commercial operations of the country if the paper circulation were withdrawn, *ib. 3787-3790*—Every note put out against bullion is in all principle a metallic circulation, *ib. 3831.*

Further statement that the predominant object of the Act of 1844 was to cause the issue department to put forth an amount of notes, which should fluctuate as the bullion in the department fluctuated, *Right Hon. Lord Overstone 3959, 3962-3967*—Sense in which it may be said that a bank note is a certificate of so much bullion, although the bullion deposited does not represent one-half the notes in circulation, *ib. 4024-4028, 4220-4222.*

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Metallic Currency—continued.

The chief and great merit of the Act of 1844 consists in its placing the issue of the circulating medium upon a defined basis, *Chapman* 4969-4972. 5162. 5175.

Impracticability of carrying on the commerce of this country with a purely metallic currency, *Capps* 5498.

Approval by Mr. J. Malcomson of the operation of the Act in assimilating the currency to a metallic currency, *App.* p. 20.

See also *Circulation (Paper Currency)*, IV. 3. 4. 5. *Gold.* *Silver.*

Mill, John Stuart. (Analysis of his Evidence.)—Is not practically acquainted with commercial matters, but has paid considerable attention to the operation of the Bank Act of 1844; 2010—Considers that there should be no restriction upon issue, save that of convertibility, 2011—The proposition of Mr. Tooke that the Bank should keep an average reserve of 12,000,000 *l.* in bullion, could not be enforced by law, 2012-2014—A restriction upon the rate of interest would be better than a restriction upon the amount of bullion; witness is not, however, prepared to recommend the former, 2015. 2070, 2071.

Sounder principle involved in Mr. Tooke's proposition than in the existing limit upon issue, 2016-2019—Beneficial operation of the Act in certain stages of a period of over-trading, but on such occasions only, 2020. 2030, 2031—Necessity of clearly distinguishing between the issue and banking departments in considering the effect of the Act upon the reserve of bullion, 2021, 2022. 2026—Doubt whether the operation of the Act has caused the larger reserve which the Bank has held since 1844; 2022-2026.

Mischievous operation of the Act in requiring for the sake of safety a larger reserve than the Bank has at times held, 2022. 2026. 2032-2034. 2292-2297—Main evil of the Act in providing against drains, as though they affected the issue department only, whereas, in truth, they act equally on the deposits, 2026 *et seq.*—Consideration of the separation of the issue and banking departments; peculiarly prejudicial course of action necessarily involved therein, 2026 *et seq.*

Effect of the separation of the departments in leading to more frequent and violent fluctuations in the rate of interest than was previously the case, 2026-2029. 2032-2038. 2068-2070. 2102-2119. 2247-2259—Necessity for the Bank, through the separation of the departments, to keep as large a reserve in each as previously sufficed for both, 2026. 2033, 2034. 2073. 2288-2291—Way in which the Act has operated usefully during the first stage in the progress of a revulsion of credit consequent upon over-speculation, 2031. 2104, 2105. 2194. 2304—Way in which it has acted mischievously during another stage, or when the revulsion has actually come, 2031. 2038. 2102. 2194.

Action of the Bank direction on the erroneous principle that in the management of the banking department they had nothing to consider but their interest as bankers, 2032-2034. 2108—Since 1847, the Bank have not acted so entirely on the principle that they had nothing to consider but their own interests and safety, 2032. 2109—Erroneousness of the principle in question, 2032. 2071. 2108—Practical and legal distinction between the issue and banking departments; obligation upon the Bank to abide thereby, 2033, 2034—Effect of a high rate of interest in this country and of a low price of securities in attracting capital from other countries, 2037, 2038. 2163-2184—Extent to which the Bank of England rate influences the rate of the money market; it does so materially in times of commercial difficulty, 2038. 2149-2151. 2258, 2259.

Opinion that it is of comparatively little consequence whether there is one or several banks of issue, 2039. 2247. 2055, 2056—Absence of advantage in abolishing country banks of issue in England, 2039-2042—Belief that there is no necessity for the present restriction upon country issues, or for their giving securities for their notes, 2043, 2044. 2271, 2272—Disapproval of an issue of notes under 5 *l.* in England, 2045, 2046. 2060, 2061. 2066, 2067—Probable profit to the Bank of England and to the public if there were but one bank of issue, 2047-2056. 2077-2081.

General disapproval of the Scotch and Irish Acts of 1845, as regards the limit upon circulation, 2057-2059—Approval of the circulation of 1 *l.* notes in Scotland, 2060—Question whether it is not expedient to stop the issue of 1 *l.* notes in Ireland, 2060-2065,

Recommended return to the provisions of the law as it was previously to 1844, with some understanding as to the amount of reserve that the Bank should keep, 2072-2075. 2185. 2186—Clear distinction necessary to be drawn between the character and effect of drains, inasmuch as when the drain is temporary or limited it is not essential or expedient to impose violent restrictions for the protection of the reserve, 2073, 2074. 2102-2106—Opportunities of the Bank for distinguishing between different drains, and regulating their action accordingly, 2073-2075. 2106. 2135-2137. 2195-2201—Belief that, from past experience, the Bank would act just as beneficially in cases of over-speculation if the present law were repealed, 2075. 2131. 2194-2201. 2304.

The effect of the sale of securities by the Bank in time of pressure would be the same as that of a refusal to make advances, 2076. 2151, 2152—Evidence relative to the

Mill, John Stuart. (Analysis of his Evidence)—continued.

continued efflux of silver to India and China, to the extent of about 6,000,000 £ annually; different causes, 2082-2101. 2260-2270—If in time of extremity the issue department could assist the banking department, there need not be the same contraction of accommodation which is now so injurious, 2102-2105. 2120, 2121—The practice of the Bank to act as private bankers, in the management of its reserve, is not the necessary effect of the Act, 2108, 2109.

Similar constitution of the banks of Hamburg and Amsterdam as of the Bank of England adverted to, in connexion with their means of accommodating the public, 2110-2118. 2138-2140—Slight and temporary effect of the large arrivals of gold upon the rate of interest, 2119—When a drain is limited it should be met by the bullion in reserve, rather than by violent restrictions upon credit, 2120, 2121. 2185, 2186—Circumstances connected with the drain of 1835, when, notwithstanding a severe reduction in the circulation, the Bank was obliged to borrow 2,000,000 £ from the Bank of France, 2122-2130. 2141-2147—Expediency of leaving cases of over-speculation to be dealt with at the discretion of the Bank, further adverted to, 2131-2124.

Larger amount of the Bank discounts when the rate of interest is high than when it is low, 2148—The securities of the Bank are not necessarily increased by a low rate of interest nor decreased by a high rate, 2149-2152—It does not follow that if the Act were not in existence a foreign drain would have the same effect upon the bullion as it now has, 2153-2158—In a quiescent state of trade the deposits in the Bank do not vary much in amount, 2159, 2160.

The inexpediency of the separation of the departments was illustrated in 1847, when the Bank was almost in danger of stopping payment, although there was between 6,000,000 £ and 7,000,000 £ of bullion in its coffers, 2187-2193—During an internal panic a very extended issue of notes would greatly relieve the public, and could not do any harm, 2190-2193—The general question of restriction upon issue should be left to the discretion and progressive intelligence of the Bank direction, without any reference to legislative enactment, 2193-2205.

Increased power of the Bank, since the repeal of the usury laws, to check a drain of bullion, 2202-2205—Large amount of bullion in the Bank in 1844, before the Act came into operation, 2206-2209—According to the principle of the Act, the credit circulation of the Bank should now be increased from 14,000,000 £ to 16,500,000 £, or thereabout, 2210-2217—Absence of advantage or economy if, as in the case of the Hamburg and Amsterdam banks, it were necessary that every note should be represented by bullion, 2218-2220—Inconvenience and increased risk of forgery if Bank of England notes supplied the place of country notes, 2221-2227.

Further evidence as to the inexpediency of the Bank of England being managed in the same way as ordinary banks, 2228-2232. 2252-2255—The deposits of the Bank of England, being the bulk of all the deposits in the country waiting for employment, constitute the fund drawn upon when bullion is being exported; question hereon as to the propriety of including in this operation deposits other than those of the London and country bankers, 2229-2246.

The probable effect of a continuance of the efflux of silver to the East will be to make gold the standard in countries whose standard is now silver, 2269, 2270—Way in which the proposition (not advocated by witness) that country banks should deposit public securities for their issues might be carried into practice, 2273-2282—Witness considers that the whole theory of the Act of 1844 is erroneous, and that the Act should be repealed, 2283-2285—Inattention to the management of the deposits, more especially up to 1847, is one of the more erroneous and injurious consequences of the Act, 2283, 2284. 2317, 2318.

Opinion that the convertibility of the note would be just as safe without the Act, 2286, 2287—A suspension of payment, which is a greater evil than inconvertibility, is much more possible under the Act than it was before, 2287—The effect of the Act as causing the circulation to fluctuate like a purely metallic circulation is not of any consequence, 2293, 2294—A convertible and unrestricted paper currency of the permanent value of a metallic currency would not be liable to the same fluctuation as the latter, and would admit of greater accommodation to the public, 2295-2298. 2302, 2303.

Further evidence in favour of a great extension of issue on occasions of internal drain or panic, 2299-2306. 2312—A general alarm as to the security of the note is too remote a contingency to constitute an argument against extended issues, 2305, 2306—Foreign drains need not, if limited, be met by a restriction of discounts such as occurs under the present Act, 2307-2310—Prevention of the natural action of the Bank by the restriction upon its issues, 2311, 2312—Effect of over-issues; belief that there cannot be an over-issue so long as convertibility is maintained, 2313-2316.

Monetary Pressures. See *Drains of Bullion and Monetary Pressures.*

Money. Distinction between capital and money; the latter is, in fact, merely a means of obtaining the former, *Right Hon. Lord Overstone*, 3720, 3721. 3756-3759—Further reference

Report, 1857—continued.

Money—continued.

reference to the distinction between money and capital; definition of the former, *Right Hon. Lord Overstone* 3817-3819. 4023.

Want of money, rather than of capital, by the commercial classes in the pressures of 1825 and 1847, *Twells* 4579-4583.

Money Dealers. Definition of the business of witness's house as lying in the employment of the loose banking money of the country, *Chapman* 5296-5299.

Money Market. Estimate that the amount of funds constantly employed in the London money market is about 120,000,000*l.*, of which something like 20 per cent. is wielded by the Bank of England, *Newmarch* 1889.

Monopoly in Banking. See *Banking Operations.* *Country Banks*, IV.

Morris, James. Statement by Mr. Morris, dated 3d October 1856, in approval of the Act of 1844, *App.* p. 8.

Mortgages. Slight extent to which the Bank now lend money upon mortgage or inconvertible securities, *Norman* 3581-3588.

Mutiny Act. Reference to the Mutiny Act, and other Acts, as, though passed for a limited period, being, like the Bank Charter Act, intended for continuance, *Right Hon. Lord Overstone* 4196. 4213-4215.

N.

National Bank of Ireland. Recent run upon the deposits in the National Bank of Ireland adverted to; some of the branches were entirely drained of gold before the panic ceased, *Weguelin* 697-700.

National Bank of Scotland. General approval by the National Bank of Scotland of the Act of 1845, which, however, they think might be revised so as to extend the authorised issues of Scotch banks, *App.* p. 331.

Particulars as to the amount of capital, &c., and of the authorised and actual circulation in April 1857, *App.* p. 333.

National Debt, Management of. For the management of the debt the Bank of England receive 45*l.* per million up to 600,000,000*l.*, and beyond that amount 300*l.* per million; profit hereon of about 124,000*l.*, *Weguelin* 141, 142—The money contract as to the price to be paid to the Bank by the public rests upon the same permanent foundation as the incorporation of the Bank, *ib.* 381—Belief that no public body in the country could undertake the management of the national debt with the same security and advantages as are possessed by the Bank of England, *ib.* 432-437—The Bank is paid at the usual rate for the increase of the debt through the Russian war, *ib.* 617-619.

See also *Loan Acts.*

Natural Regulation of the Currency. The Act of 1844 operates by natural, and not by artificial causes, *Norman* 3454-3457. 3516. 3589-3591—Explanation of the term "natural laws," as now applied to the regulation of the currency, *ib.* 3633, 3634.

Neave, Sheffield. Statement by Mr. Neave in approval of the Act of 1844; consideration and disapproval of sundry alterations suggested therein, *App.* p. 4-6.

See also (*for Analysis of Mr. Neave's Evidence*), *Weguelin, Thomas Matthias, and Sheffield Neave, &c.*

Newcastle Branch (Bank of England). Account of the average circulation of twenty-one days' and seven days' bills, in each year from 1832 to 1847, *App.* p. 24—Account of the average circulation of seven days' and other bills, in each of the years 1848 to 1856, *ib.* 25.

Account of the average circulation of branch bank notes in each year, from 1832 to 1847, both inclusive, *App.* p. 26—Similar account for each year, from 1847 to 1856, *ib.* 27.

Weekly statement of the circulation of twenty-one and seven days' bills during the year 1847, *App.* p. 28, 29—Similar statement during the year 1856, *ib.* 30, 31.

Weekly statement of the circulation of branch bank notes during the year 1847, *App.* p. 32, 33—Similar statement for the year 1856, *ib.* 34, 35.

Newmarch, William. (Analysis of his Evidence.)—Has been secretary for six years to the Globe Insurance Office; had considerable experience previously in banking transactions, 1335-1338—Has been associated with Mr. Tooke in the preparation of the latest volumes of his work on prices, and concurs generally with the views expressed by Mr. Tooke, 1339-1341. 1368-1411—Has paid considerable attention to the effect of the Act of 1844, 1340.

Newmarch, William. (Analysis of his Evidence)—continued.

Absence of any power in the Bank of England or other banks of issue to determine the amount of their outstanding circulation, 1342. 1409, 1410—Argument in favour of the removal of all legislative limit upon the issues of the Bank of England, 1343-1354. 1541-1547—Disapproval of a certain amount of bullion being specially set aside as a guarantee for the circulation, 1344-1347—The legal convertibility of the note is a sufficient security against over-issue, 1345.

The larger bullion reserves of the Bank since 1844 are attributable to the influx of gold from Australia, &c., and not to the operation of the Bank Charter Act, 1348-1354. 1427-1429. 1508, 1509—As regards the separation of the Issue and Banking Departments there was, scientifically, no sufficient reason for it, 1355, 1356—In practice the separation has operated mischievously, as producing undue fluctuations in the rate of interest, 1356-1360. 1363-1367. 1431-1440. 1463-1471—The cutting in two of the reserve of bullion, as a consequence of the separation of the departments, forms one of witness's main objections to the Act, 1356 *et seq.*

Evils consequent upon frequent fluctuations on the rate of interest, as has been the case since 1844; 1357-1360. 1430-1440. 1472-1480—Inexpediency of the Bank of England being guided by the same principle as ordinary bankers in the management of its reserve, with reference to the rate of discount, 1359. 1363-1367. 1440—Comment on the reduction, since 1844, of the Bank rate to so low a point as 2 per cent., 1359, 1360. 1363. 1366. 1463-1471—Evidence in favour of the adoption by the Bank of a rule not to discount at a lower rate than 4 per cent., 1360-1362. 1440-1458. 1494-1497—Circumstance of the Bank having never discounted at a lower rate than 4 per cent. previously to 1844; 1361. 1450-1454. 1527.

Reasons why the Bank of England should be managed differently from other banking establishments, 1364—Concurrence in Mr. Tooke's view, that the Bank should hold a reserve in bullion of not less than 10,000,000 *l.* or 12,000,000 *l.*, to be determined upon the principle of an average of years, 1368-1392—An arrangement for a larger average store of bullion, as proposed by Mr. Tooke, should involve compensation to the Bank, 1369. 1382. 1489—Advantage of an arrangement like the foregoing being settled between the Government and the Bank, and not defined by Act of Parliament, 1368. 1378-1392.

The Bank should not be required to keep any amount of securities specifically pledged against any particular part of their liability, 1370—An adverse foreign exchange may almost always be corrected by the transmission of 3,000,000 *l.* or 4,000,000 *l.* of treasure, 1373. 1494. 1498-1507.

Disapproval of empowering the Government to allow the Bank, under peculiar circumstances, to issue notes in excess of the present limit, 1384, 1385—Objection to the Executive Government interfering with the administration of the Bank oftener than is positively necessary, 1386-1392—Witness does not consider it desirable that the issues of the Bank should be matter for legislation, 1393.

Reference to and approval of the suggestions of Mr. Tooke for a reform in the governing body of the Bank with a view to greater permanency in the executive, 1394-1398—Objection to frequent change, as at present, in the executive of the Bank, 1398—Comment on the practice in determining the rate of interest, *ib.*

The composition clause of the Act of 1844 was evidently intended as a means of superseding the country bank circulation, 1399-1402—Witness sees no reason why the circulation of country bankers should be extinguished, 1403. 1533, 1534—Expense to the Bank of England if it had to replace the circulation of all country banks of issue, 1403-1408—Approval of a removal of the restrictions imposed in 1844 and 1845 upon the circulation of country banks, 1411-1413—Objections to requiring security from country issuers, 1413-1416. 1528-1532.

There is in principle no reason why the banks of Scotland and Ireland should not equally with the English banks be released from the restrictions now imposed upon their circulation, 1417. 1517, 1518—Reasons in favour of a continuance of the small-note circulation in Ireland and Scotland, 1418, 1419—Absence of reason for introducing 1 *l.* notes into England, 1419, 1420—Liability to forgery of 1 *l.* notes in this country, 1421.

As the result of laborious investigation on the part of witness, he states that the amount of the issues of paper does not exercise the least influence upon prices, 1422, 1423.

Witness has made careful inquiries as to the amount of gold in circulation, and concludes that at the close of 1856 there was as much as 70,000,000 *l.* in circulation in the United Kingdom, and that not less than 20,000,000 *l.* of this is owing to the influx of gold from Australia and California, 1425.

As regards the variations in the amount of the circulation of bank notes and of bills of exchange, witness has investigated the matter, and finds that there is no connexion between the two, but that the bill circulation increases as the rate of discount rises; tabular statement hereon, laid before the Committee, 1426, and *App. p.* 324-327.

Newmarch, William. (Analysis of his Evidence)—continued.

In principle it is quite expedient that as the bullion in the Bank decreases, the rate of interest should be raised, 1434-1437. 1459—It is inexpedient, however, that the Bank should ever reduce its rate very low, notwithstanding that its reserve of bullion may be very large, 1438-1447—Under certain conditions only of the money market does the Bank influence the rate of interest, and then only temporarily, 1440. 1460-1462—Different modes in which the Bank might employ its money, even at a lower rate than four per cent., without lending it on bills of exchange at such lower rate, 1448-1458. 1526, 1527.

A limit upon the terms of bills discounted by the Bank has at times a more severe effect than a rise in the rate of interest, 1481—Bills would probably be drawn at the usance required by the Bank if capital could not otherwise be raised, 1482-1485—Further statement, that the Government should not interfere with the discretion of the Bank in regard to the use of its reserve, 1486-1488. 1541-1547—The amount of bullion which witness suggests that the Bank should hold would form a portion of the assets, and would be a guarantee equally for the deposits and the circulation, 1490-1493.

The maintenance of a certain amount of bullion in proportion to the total liabilities, might be effected by the Bank not reducing its rate of interest below a certain point, such as four per cent.; explanation hereon, 1494-1507—As a general rule, the Bank may be said to be passive in regard to any decrease or increase of the bullion reserve, 1497—Effect of the state of our eastern trade and of the Indian railways, &c., in drawing treasure from this country, 1499-1507—Relief evidently given to the Bank by the arrival of Australian gold, 1508, 1509.

Circumstances which render a limitation upon the Bank issues less objectionable at the present time than in 1844; 1510-1512—Increase of the small-note circulation in Ireland and Scotland under certain conditions of trade, 1514, 1515—Further objection to the circulation of small notes in England, 1516—A limitation of the credit circulation in Ireland or Scotland is not more necessary than if the notes were all of a higher denomination, 1517, 1518.

Reasons for the increase in the circulation of bills of exchange when the rate of discount rises, 1519-1525—Anticipated increase of forgery if the country issues were entirely replaced by Bank of England notes, 1535-1540—Further remarks on the evil consequent upon the Bank having command over only one-half of the bullion in its coffers, 1541-1547—Sound discretion is far wiser than mechanical action as a basis of management, 1545-1547—An extension of the credit circulation would be better than no alteration at all, 1548-1552—Claim of the Bank to additional compensation if they be restricted in regard to the rate of interest, 1553.

[Second Examination.] With regard to the provincial bank of Leatham, Tew & Co., with which witness was once connected, a condition that they should give security for their circulation would be injurious both to the public and themselves, 1554-1560—Although securities, if given by country bankers, would consist of investments bearing interest, it would, nevertheless, be disadvantageous to the banks of circulation to give such securities, 1561-1580—The great operations of credit throughout the country districts are performed by bills of exchange taken out of the banker's portfolio, and endorsed by him, and not by the actual circulation of country notes; advantages of this system, 1569-1579.

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During the speculation of 1845 the fluctuations in banking matters were just the same as if the circulation had been purely metallic, 1605-1612. 1694—A competition between local banks of issue tends to diminish rather than to increase the circulation, 1613-1615—Increased employment of capital, and at lower terms, in the event of reckless advances by competing banks, 1616-1622. 1635-1639—Failure of the northern and central bank adverted to as having arisen from the nature of its advances of capital; while these advances were very large, its note circulation was comparatively small, 1616. 1623-1628.

But for the check of the convertibility of the Bank of England note, there would not be so much difficulty in affecting the amount of the circulation, 1629-1631—Absence of any depreciation in a note so long as it is convertible, whilst with inconvertibility depreciation may take place to any extent, 1632-1634—Temporary effect upon prices by undue advances of capital producing speculation, 1635-1639—Equal tendency of banks of non-issue as of banks of issue to promote speculation as shown by the operation of the London banks during the speculation in 1825; 1639-1646.

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Argument that the circulation and deposits equally constitute the liabilities of the Bank of England, and that it is essential to deal with them as a whole, in regard to the amount of reserve to be provided, 1647 *et seq.*—Greater fluctuations in the deposits than in the circulation of a bank, 1649–1653—Regularity of the variation in the circulation in ordinary times, 1650, 1651—The primary duty of the Bank of England and other banks should be to provide that all their obligations might be payable on demand in the sterling coin of the realm, 1658–1664.. 1851–1854.

As regards the amount of the Bank reserve, it is extremely impolitic to regulate it by Act of Parliament rather by the discretion of the Bank, 1662–1679—The deposits of the Bank really require more careful watching, and more ample safeguard, than the circulation, 1670–1672. — Inference from the absence of legislative limit upon the reserves, or the issues of the Bank of France, 1674–1679.

Consideration of the present form of account published weekly by the Bank of England; concurrence in the views of Mr. Wilson as to the deceptive character of the account in its leading particulars, 1680–1698—The notes issued from the Issue Department to the Banking Department are clearly not a liability on the part of the Bank, as not being in the hands of the public, 1685, 1686—It is a delusion to suppose that the Bank could increase and make use of the quantity of notes, and thereby relieve the public, 1688–1694.

Safety in allowing the reserve to go lower when there is an internal drain of bullion than when there is a foreign drain, 1699–1701—Three categories into which all foreign drains resolve themselves, 1702—As regards the foreign drain in 1847, in consequence of the bad harvest in 1846, it was out of the power of the Bank to prevent it, 1703—With respect to the drain from this country to France, it can only take place in exchange for silver, or something else, 1704, 1705. 1905, 1906—Temporary character of the expedients adopted by the Bank of France for keeping up its reserve of bullion, 1705–1715.

Further statement in support of the opinion that the larger reserve of bullion in the Bank at different periods since 1844, is not owing to the Act of that year, 1716–1736—Remarks on the circumstance of 17,580,000 *l.* in gold having been sent to the branches of the Bank of England in the years 1850–55, whilst apparently a very small amount has returned to the Bank in London, 1727–1736—Explanation as to the great increase of late years in the gold circulation, whilst the note circulation has continued nearly uniform, 1737–1751.

The total note circulation of the United Kingdom in 1834 was 37,500,000 *l.*; in 1844, 38,340,000 *l.*; and in 1855, 39,000,000 *l.*; 1741–1745—Absence of economy in the gold circulation, which now amounts to about 70,000,000 *l.*, by the Act of 1844; 1748–1751—Average note circulation of Scotland and Ireland in different years since 1844; increase in the notes of small denomination, 1752–1760—Further evidence in approval of 1*l.* notes in Scotland and Ireland, but in disapproval of their introduction into England, 1761–1785.

Grounds for concluding that the exchanges with India are in favour of this country, notwithstanding the large amount of bullion being continually transmitted to the east, 1786–1789—To the amount of the exports from this country to India is to be added the amount of India House drafts, that is, the funds drawn from India by the East India Company; explanation hereon, showing how these drafts can be said to balance a corresponding amount of imports, 1786. 1915–1925.

Large sums leaving this country, in treasure or material, on account of the Indian railways, further adverted to, 1790—Examination on the question whether the transfer of 6,000,000 *l.* of capital from this country to India, in the shape of iron and locomotives, has an equal effect upon the exchanges as though it were sent in coin, 1791–1804. 1927–1938.

Circumstance of there having been a considerable increase in the country circulation in the years 1834–36; 1805–1818—Way in which the convertibility of the note controls the issues, or rather the advances, of the Bank, 1823–1850—Respect in which, if the note were inconvertible, there would not be the same control upon the issuer as now exists, 1829–1843.

Witness further argues that the Act of 1844, by the separation of the Issue and Banking Departments, and the cutting in two of the bullion reserve, has debarred the public from the advantage of the whole of the resources of the Bank, 1855–1857. 1869–1878—Means of a country bank of issue for increasing the accommodation to its customers, in the event of its having reached the full amount of its limited issue, 1858–1865—The issues of country bankers are to a great extent so much capital in their hands, 1865–1868.

The notes in the Banking Department of the Bank of England should be considered as equivalent to so much gold, 1873, 1874—An amalgamation of the Banking and Issue Departments, as before 1844, would be a consummation of witness's views, 1877

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—As regards the Bank rate of interest, witness further contends that the Act has had a most injurious effect, inasmuch as under it the Bank has thought fit to compete with other money-lenders, and has, temporarily, no doubt, caused violent and irregular changes in the rate, 1879-1884. 1895, 1896.

Further evidence in favour of the Bank being restrained, but not by Act of Parliament, from discounting at less than four per cent.; objections to this proposition considered, 1880. 1885-1904 — Magnitude of the Bank's resources, and moral influence of its actions, adverted to as an argument against its lending its reserve, in the same way as other money-lenders, 1889-1894 — Expediency of compensation to the Bank for not discounting at less than four per cent., 1901-1903.

Increase, on the whole, in the reserve of bullion in 1855 and 1856 as compared with 1843 and 1844; 1907-1911 — The only rule which should exist in regard to the issue of bank notes, is the demand of the public, 1912-1913 — Though there is no difference in principle between a 5 £ note and a 1 £ note, witness further objects to the use of the latter in England, 1914 — Question as to the effect of the transmission of warlike stores to the Crimea upon the state of the foreign exchanges, 1928-1938.

Further examination as to the issue respectively of convertible and inconvertible notes, to the effect that in the latter case there is not the same practical limit upon the issue, 1939-1963 — Issue of inconvertible notes by governments only, 1946-1951 — Possibility of an inconvertible circulation without its becoming suddenly excessive, 1954. 1957-1960 — Probable amount of the gold circulation in 1834 and in 1844; 1965-1967.

Examination on a paper which shows that, in the 10 years preceding 1844, the variations in the rates of interest allowed by London discount houses to London bankers were 43 in number, and in the 10 years succeeding 1844 were only 20 in number; the variations since 1844 have, however, been much greater in amount, 1968-1977.

Variation in the exchangeable value of gold, as a commodity, according to the supply and demand, 1978-1992 — Absence, practically, of any effect upon prices, by oscillations in the amount of bullion in the country, in consequence of the foreign exchanges, 1979-1999 — The present mixed circulation acts in just the same way as a metallic circulation, 1986 — By "circulation" witness means those notes actually in the hands of the public, 2000-2003 — The notes in the Banking Department he always looks upon as constituting the bullion reserve, 2004.

Further statement as to the expediency of dealing similarly with the deposits and the notes of the Bank of England, 2005-2009 — In regard to the liability of the Bank for its notes, the question of legal tender should not be considered as affecting the matter, 2008.

Norman, George Warde. (Analysis of his Evidence).—Has, with the exception of some short intervals, been 36 years in the Bank direction, 2855, 2856 — Gave evidence before the Select Committee in 1840, whose inquiries had reference to the Act of 1844; thoroughly approves of that Act, 2857-2860 — Main principle of the Act of 1844 to cause the Bank of England circulation to fluctuate as a metallic circulation would fluctuate, 2861 — Main provision of the Act that only a certain amount of the circulation of the Bank should be issued on securities, and that all the notes beyond such amount should be issued upon gold, 2862, 2863.

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Belief that the larger bullion reserve of the Bank since 1844 has been mainly owing to the Act of that year, 2877-2887 — Approval of the separation of the Issue and the Banking Departments by the Act of 1844, on the ground that it is mischievous to place the issue of paper money in the hands of persons who carry on ordinary banking business, 2888-2893 — Argument that the principle of competition cannot be applied without mischief to the issue of paper money; the mere convertibility of the note is not, in fact, a sufficient security against over-issue, 2894-2920.

Extent to which it may be in the power of bankers, by excessive issues of paper, to affect the price of gold, or rather to depreciate the whole currency, 2903-2908 — Largely increased issues of private banks between 1834 and 1836; 2908 — Reference to the immense increase of paper issue in the United States before the crash of 1837, and to the fall in the price of gold, and the value of commodities, 2908-2917 — Wide distinction between the position of a depositor and of a noteholder adverted to as an argument against applying legislative action to deposits, 2921-2929 — Witness can hardly conceive

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Absence of any diminution in the power of the Bank to accommodate the public since the Act of 1844, 2979-2981—Approval of the form in which the accounts of the Bank are now published, 2982-2987—Greater demand upon the Bank for discount when the rate is high than when it is low, 2994-2997—Absence of any close relation between the rate of discount and the rate of interest upon Government securities, 2993, 2999—Further statement as to country bankers or issuers having for a time the power of keeping out an over-circulation of notes, 3008-3012.

Examination in further consideration and approval of the credit circulation being still fixed at 14,000,000 £, although, in point of fact, the minimum active circulation of the Bank since the Act of 1844 may not have fallen below 16,500,000 £; further argument that an increased issue of 2,000,000 £. on securities would merely result in there being 2,000,000 £. less of gold in reserve, 3013-3029. 3060-3094.

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Witness further repeats, that at certain times there is power in issuers to maintain an increased or excess of issue for a longer time than could occur under a metallic currency, 3495-3514—Further explanation as to an over-issue of paper resulting in a temporary depreciation of the whole currency, 3504-3509—Less ultimate mischief in the case of drains which have occurred since the Act of 1844; 3513-3515. 3610.

Witness totally dissents from the doctrine that if the Bank hold a certain large amount of bullion, a drain upon it may be suffered to run its course without doing any mischief, 3516-3519—Under the self-acting test of the Act of 1844, the contraction commences with the drain, and goes on proportionately with it, 3516. 3518. 3610—Under any artificial regulation the contraction would, in all probability, be less regular and more mischievous, 3516-3519. 3610.

Probability of the rate of interest having varied more since the Act of 1844 than previously, 3520—Slight and temporary effect of the amount of notes with the public on the rate of interest, 3521. 3523—Opinion that the rate permanently depends upon the demand and supply of capital, 3522, 3523—The ultimate effect of increasing the quantity of money is to raise prices, not to lower interest, 3523—The usury laws had not much effect upon the rate of interest, except occasionally to raise it, 3524, 3525.

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Further statement that an issue of an additional 2,000,000 *l.* on securities is not desirable; the general effect would be that there would be 2,000,000 *l.* more in gold thrown into the market, and that it would principally go abroad, 3533-3537—So far as the Bank of England is concerned, witness is strongly opposed to any relaxation of the Act of 1844; 3538, 3539—The general opinion of mercantile authorities is opposed to any relaxation of the Act, 3540. 3625, 3626.

Further opinion that the country issues have been conducted more satisfactorily since the Act of 1844; 3541—Disapproval of a power in country banks to issue to any extent provided they gave security for two-thirds, and issued one-third upon gold, 3542-3544—Although witness does not like private issues at all, he is, on the whole, satisfied with the present system of issue in Scotland, 3545, 3546—Examination to the effect that a contraction of the circulation is sufficient, if carried far enough to restore the equilibrium of the exchanges; state of things during the drain of 1839 adverted to hereon, 3551-3567.

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further adverted to; doubt as to the directors having been induced to increase the issues, in consequence of certain enactments by Lord Castlereagh in regard to their lending money upon mortgage, &c., 3568-3580—Slight extent to which the Bank now lend money upon mortgage or inconvertible securities, 3581-3588—Witness further states that the Act of 1844 operates by natural and not by artificial causes, 3589-3591.

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Witness further objects to any relaxation of the Act of 1844 which should throw more discretion and responsibility in the Bank Direction, and considers it very probable that an absolute discretion in the Bank in regard to issues would not have resulted in so wise a course as that which is now provided by the Act, 3610-3624—Witness does not consider the expediency of restriction to be any impeachment of the constitution and action of the Bank management, 3612-3624—Probability of the Act having been made temporary for ten years, with a view to its reconsideration at the end of that period, 3627, 3628.

Explanation that the application in regard to the issue by the Bank, in lieu of the lapsed country issues, really emanated from the Government, 3629-3632—Explanation of the term "natural laws," as now applied to the regulation of the currency, 3633, 3634—Explanation of the term "capital," with reference to its being the means of regulating the rate of interest, 3635-3638—As regards any circumstances which cannot be provided for by the Act of 1844, they are of so exceptional a nature that it is much better to provide for them as they occur, by direct legislation, 3639.

Norman, Mr. Letter from Mr. Norman to the Governor of the Bank of England, dated 22 October 1856, relative to the Bank Acts of 1844 and 1845, and the question of any alteration therein, *App. p.* 13-16—Remarks on the general question of a paper currency, *ib.* 13, 14—Statement in approval of the operation of the Acts of 1844, *ib.* 14-16—Amendments suggested in the Act, *ib.* 15.

Recommendation by Mr. Norman that the circulation of 1 l. and 2 l. notes be discontinued, *App. p.* 15—Advantage of an uniform system of legal tender throughout the United Kingdom, *ib.*—Advantage if security were required from all issuing banks, *ib.*—Approval on the whole of the renewal of the Acts of 1844 and 1845 without any material alteration, *ib.* 16.

See also *Norman, George Warde, &c.*

North of Scotland Bank. Particulars as to the amount of capital, &c., and of the authorised and actual circulation in April 1857, *App. p.* 333.

Northamptonshire Banks. Petition, signed on the part of the Northamptonshire Union Bank and the Northamptonshire Banking Company, praying for certain alterations in the Act of 1844, *App. p.* 360, 361.

Northern and Central Bank. Failure of the Northern and Central Bank adverted to as having arisen from the nature of its advances of capital; while these advances were very large, its note circulation was comparatively small, *Newmarch* 1616. 1623-1628.

Norwich Branch (Bank of England). Account of the average circulation of twenty-one days' and seven days' bills in each year from 1832 to 1847, *App. p.* 24—Account of the average circulation of seven days' and other bills in each year from 1848 to 1856, *ib.* 25.

Account of the average circulation of branch bank notes in each year from 1832 to 1847, both inclusive, *App. p.* 26—Similar account for each year from 1848 to 1856, *ib.* 27.

Weekly statements of the circulation of twenty-one and seven days' bills during the year 1847, *App. p.* 28, 29—Weekly statement of the circulation of branch bank notes during the year 1847, *ib.* 32, 33.

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O

ONE POUND NOTES:

1. *As to their Abolition in Scotland and Ireland.*
2. *Amount of Circulation in Scotland and Ireland.*
3. *As to their Introduction into England.*

1. *As to their Abolition in Scotland and Ireland:*

Suggested discontinuance of the lower denomination of notes in Scotland, *Weguelin* 115.

Reasons in favour of a continuance of the small note circulation in Scotland and Ireland, *Newmarch* 1418, 1419—Increase of the small note circulation in Ireland and Scotland under certain conditions of trade, *ib.* 1514, 1515—A limitation of the credit circulation in Ireland and Scotland is not more necessary than if the notes were all of a higher denomination, *ib.* 1517, 1518—Further evidence in approval of the 1*l* note in Scotland and Ireland, but in disapproval of their introduction into England, *ib.* 1761-1785.

Approval of the circulation of 1*l* notes in Scotland, *Mill* 2060—Question whether it is not expedient to stop the issue of 1*l* notes in Ireland, *ib.* 2060-2065.

Unless the Scotch and Irish private notes are absorbed in an uniform currency, witness sees no weighty reason against the circulation of the smaller notes in those countries, *Hubbard* 2509-2512.

The suppression of 1*l* notes in Scotland and Ireland may not be feasible, but small notes are, as a general principle, objectionable, *Right Hon. Lord Overstone* 3696.

Recommendation by Mr. Weguelin, that the Legislature should encourage the circulation of coin for small payments and abolish the 1*l* and 2*l* notes, as a means of providing a reserve in time of difficulty, *App.* p. 2, 3.

Remarks by Mr. Neave in favour of the abolition of 1*l* and 2*l* notes, *App.* p. 5.

Remarks by Mr. Cotton as to the difficulties on abolishing the small note circulation in Ireland and Scotland, *App.* p. 7, 8.

Recommendation by Mr. T. N. Hunt, that all notes under 5*l* be discontinued, *App.* p. 9.

Abolition of the small notes recommended by Mr. Norman, *App.* p. 15.

Recommendation by Mr. Latham, that the 1*l* notes be abolished, *App.* p. 17.

Recommendation by Mr. H. W. Blake, that the issue of notes under 5*l* be abolished or diminished, *App.* p. 18.

Recommendation by Mr. B. B. Greene, that the issue of small notes be suppressed, *App.* p. 19.

Recommendation by Mr. J. Malcomson, that there be an early withdrawal of the 1*l* and 2*l* notes, *App.* p. 20.

2. *Amount of Circulation in Scotland and Ireland:*

Account of the aggregate weekly circulation of the notes of Banks of Issue in Scotland and Ireland, distinguishing those of 5*l*. and upwards and those under 5*l*., and showing the total amount in Scotland and Ireland respectively, with the amount of bullion held, from the 13th December 1845 to the 9th May 1857, *App.* p. 204-213.

3. *As to their Introduction into England:*

Greater risk of forgery in the case of the smaller notes, *Weguelin* 115. 129-131; *Newmarch* 1421; *Hubbard* 2503-2506—In times of great emergency, such as entire failure of the harvest, it might be very advantageous to issue small notes as a means of extracting gold from circulation, *Weguelin* 679-689—So long as the convertibility of the note is maintained, notes of small denomination are not objectionable in principle, *ib.* 690, 691—In practice it would be necessary to retain a larger reserve of bullion in case of issue of 1*l*. or 2*l*. notes, *ib.* 692-694—Great usefulness of an issue of small notes during the drain of 1825, *ib.* 695, 696.

Absence of reason for introducing 1*l* notes into England, *Newmarch* 1419, 1420—Though there is no difference in principle between a 5*l*. note and a 1*l* note, witness further objects to the use of the latter in England, *ib.* 1516. 1761-1785. 1914—Disapproval of an issue of notes under 5*l*. in England, *Mill* 2045, 2046. 2060, 2061. 2066, 2067.

Disapproval of the issue of notes of less value than 5*l*. in England, so long as the circulation is not uniform, *Hubbard* 2503—Convenience in the issue of 2*l*. or 3*l*. notes if the small notes in Ireland and Scotland were annihilated, *ib.* 2503—Greater probability

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3. *As to their Introduction into England*—continued.

bability of a drain or panic on account of 1 l. notes than of 5 l. notes, *Hubbard* 2506—As regards any effect upon credit or prices there would be no inconvenience in the issue of 1 l. notes or 2 l. notes in England, *ib.* 2733-2738.

Objection to the introduction of one pound notes into England, *Right Hon. Lord Overstone* 3696—Circumstance of the issue of 1 l. notes during the panic in 1825, having relieved the Bank without any discredit being thrown on the notes, *ib.* 3793-3795 As a general principle all the smaller transactions of the country below 5 l. should take place in coin, *ib.* 4131, 4132.

If the Bank of England notes were all issued on gold, 1 l. notes would be an advantage, *Alexander* 4317.

Overend, Gurney & Co. The transactions of the house, which mainly consists in discounting commercial paper, are on a very large scale, *Chapman* 4836, 4837—Reference to a tabular statement (which witness delivers in) showing the rates of discount charged by witness's house for first class bills in each month in each of the years 1824-57, together with the average rate per annum, *ib.* 4875-4879—Witness's firm are not bill brokers but money dealers, *ib.* 4931. 5296-5299—Practice of witness's house with regard to money held on call, *ib.* 4941-4948—Strong objections held by witness as a money dealer, to investments in Exchequer bills or other fluctuating property, *ib.* 5102-5116.

Circumstances under which witness's house applied to the Bank for discounts on three occasions in October 1847, *Chapman* 5107—On the 19th of October the Bank required 10 per cent. for advances on bills of exchange, *ib.*—Within two days after the letter came out, witness went to the Bank with a view to getting back all the bills sent in just previously; the Bank rate on these bills was reduced from 10 l. to 9 per cent., *ib.* 5149.

Doubt as to the amount of discounts of witness's house respectively when the rate of interest is high and when it is low; they are very large under the present high rate, *Chapman* 5155-5161. 5322-5326.

Further statement relative to the discounts by the Bank for witness's house in October 1847; exception taken to the exaction of 10 per cent. by the Bank; interview of the witness with the Governor and Deputy Governor on the 5th or 6th October adverted to hereon, *Chapman* 5239-5245.

Examination with reference to the circumstance of witness's firm having charged only 4½ per cent. for discounting, that is one-half per cent. below the prescribed rate, during the pressure in November and December 1825; doubt as to any commission having been charged in addition to this rate, *Chapman* 5246-5270. 5348.

Further statement as to the Bank having, in the first instance, charged witness's house 10 per cent. for discounting certain bills in October 1847; the rate was, however, reduced in a few days to 9 per cent., *Chapman* 5406-5409.

OVER-ISSUE:

1. *Absence of Power in the Bank of England or in Country Banks of Issue to affect the aggregate Circulation.*
2. *Evidence opposed to the foregoing Proposition; Power of Banks to over-issue, and thereby to cause great Disaster.*

1. *Absence of Power in the Bank of England or in Country Banks of Issue to affect the aggregate Circulation:*

Evidence to the effect that the country issuers cannot at their will increase or decrease the active circulation, *Weguelin* 712-746—Absence of any material increase in the circulation in consequence of the establishment of joint stock banks in 1831 and following years, *ib.* 719-721—The Bank of England has no means of materially contracting its circulation, *ib.* 746, 747. 757-770—Practically it appears that country banks cannot, any more than the Bank of England, increase their issues or circulation at their own will, *ib.* 955 *et seq.*

Further evidence in corroboration of the argument, that expansion or contraction of trade has little if any effect upon the circulation of the Bank of England, *Weguelin* 959 *et seq.* 995, 996—Except under peculiar circumstances and to a limited extent, the Bank cannot extend its issues, *ib.* 1301-1308. 1312.

Absence of any power in the Bank of England, or other banks of issue, to determine the amount of outstanding circulation, *Newmarch* 1312. 1409, 1410—Belief that there cannot be an over-issue, so long as convertibility is maintained, *Newmarch* 1345; *Mill* 2313-2316—Absence of power in country bankers to extend their issues, *Newmarch* 1408, 1409. 1513.

Further evidence to the effect that neither the Bank of England or country banks have power to increase their circulation, *Newmarch* 1593 *et seq.* 1690-1694. 1894 *et seq.* 0.23—Sess. 2.

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1. *Absence of Power in the Bank of England, &c.*—continued.

1964—A competition between local banks of issue tends to diminish rather than increase the circulation, *Newmarch* 1613-1615—Less difficulty in affecting the amount of circulation, but for the check of convertibility, *ib.* 1629-1631. 1823-1850—It is a delusion to suppose that the Bank of England could increase and make use of any quantity of notes and thereby relieve the public, *ib.* 1688-1694.

Examination as to the issue respectively of convertible and inconvertible notes, to the effect, that in the latter case there is not the same practical limit upon the issue, *Newmarch* 1829-1843. 1939-1963—There should be no restriction upon issue save that of convertibility, *Mill* 2011.

Great difficulty of affecting the amount of notes in the hands of the public, *Hubbard* 2358—Save under exceptional circumstances, neither the Bank of England nor any other bank has power to increase its circulation, *ib.* 2407-2413—By setting on foot new speculations a banker may for a time increase the circulation, *ib.* 2410-2413—Power of the Bank by sale of securities slightly to contract the circulation, *ib.* 2596-2606—Tendency of large advances on the part of the Bank temporarily to increase the active circulation to a limited extent, *ib.* 2607-2614.

Fluctuations in the circulation are determined by the requirements of trade and not by the will of issuers, *Hubbard* 2615. 2655-2666—Evidence to the effect that country issuers cannot affect the entire circulation, though, as rival issuers, between themselves or with the Bank of England they may cause variation in the quantity of notes which each might keep out, *ib.* 2667-2680—The relative proportion of gold to paper may be varied, but the total amount cannot be varied by any enactment, *ib.* 2763, 2764.

Absence of power in the Bank to determine the circulation in the hands of the public, *Chapman* 5064-5066.

2. *Evidence opposed to the foregoing Proposition; Power of Banks to over-issue, and thereby to cause great Disaster:*

Argument that the principle of competition cannot be applied, without mischief, to the issue of paper money; the mere convertibility of the note is not, in fact, a sufficient security against over-issue, *Norman* 2894-2920. 3196—Extent to which it may be in the power of bankers by excessive issues of paper to affect the price of gold, or rather to depreciate the whole currency, *ib.* 2903-2908. 3132—Largely increased issues of private banks between 1834 and 1836, *ib.* 2908. 3179-3201.

Further evidence in support of the proposition that there should be no competition as regards issuing banks, on the ground that for a certain time and under certain circumstances a mixed currency may be maintained to a greater amount than a metallic currency could be maintained, *Norman* 3008-3032. 3115 *et seq.*—By lending at a low rate of interest the Bank of England might for a time maintain an increased circulation, *ib.* 3122-3131.

Further statement as to a mixed convertible currency being depreciated in comparison with the currency of other countries if such mixed currency be maintained for a time at a higher amount than a purely metallic currency could be maintained, *Norman* 3156-3178—Further consideration of the large increase between 1834 and 1836 in the issues of country bankers; large decrease during the same period in the circulation and the bullion of the Bank of England; inference nevertheless as to a power in issuers to maintain a somewhat increased circulation for a certain time, *ib.* 3179-3201. 3286-3291—The test of convertibility is sufficient to prevent indefinite issues, *ib.* 3196.

Further statement as to the effects of an increase of issues by issuing banks on the Bank of England in leading to a depreciation of the aggregate currency and a probable export of gold, *Norman* 3291-3303. 3504-3509—Motive of country bankers to increase their issues; check to over-issue if they were obliged to issue Bank of England notes, first giving proper security for them, *ib.* 3304-3317. 3335-3340—Witness further repeats, that at certain times there is power in issuers to maintain an increased or excess of issue for a longer time than could occur under a metallic currency, *ib.* 3431-3435. 3495-3514.

As regards unrestricted competition between country banks of issue, such banks would have power, under certain circumstances, of unduly expanding their paper circulation, and might produce very mischievous results, *Right Hon. Lord Overstone* 3688, 3689—Belief as to the power of the Bank of England (if not restricted in issue) to put off any amount of notes it pleases, displacing thereby and driving out of the country a corresponding amount of gold; power in fact to banish for a time gold from the country, *ib.* 3906-3918—Extent of witness's experience relative to the practice of issuing banks adverted to in connexion with his views as to the power of over-issue, *ib.* 3922-3927.

Argument that every monetary crisis which this country has gone through can be clearly traced to the non-diminution of the paper money or issue as the bullion left the country, *Right Hon. Lord Overstone* 3988, 3989—Evidence in detail with reference to the

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the several monetary pressures between 1783 and 1844, showing that the evils which arose were mainly owing to over-issues of paper money, *Right Hon. Lord Overstone*, 4173-4188—The maintenance of the paper at an undiminished amount whilst there is a drain of bullion is practically an over-issue, *ib.* 4174. 4195.

Statement with reference to the severe crisis and panic in 1792 and 1793, showing the tendency of banks to over-issue in a period of excitement, and the inevitable and disastrous results which follow from such over-issues, *Right Hon. Lord Overstone* 4177—The non-convertibility of the note at this period had nothing to do with the power of issuers to put out their notes in accordance with the demand for them, *ib.* 4180—Statement showing that in the year 1800 and following years there was a considerable excess of issue of paper money, *ib.* 4180.

With regard to the crisis of 1825 witness adduces certain facts as clearly showing that between 1821 and 1825 there was a considerable increase in the circulation of Bank notes of 5*l.* and upwards, *Right Hon. Lord Overstone* 4182, 4183—Allowance to be made in considering the paper circulation in 1821 and 1825 for the suppression of 1*l.* notes and the substitution of coin, *ib.* 4182—Great reduction in the bullion in the Bank at this period in consequence of the over-issues, *ib.*—In addition to the increased circulation of the Bank of England in 1825, witness cites sundry grounds for the conclusion that the country issues were greatly in excess at that period, *ib.* 4182, 4183—The proposition that the paper issues were less in 1825 than in the preceding years rests upon no evidence whatever, and is a most reckless and fallacious assumption, *ib.* 4182, 4183.

Statement showing the undue regulation of the paper issues in the period between 1833 and 1839, there having been a decided over-issue in the years 1837 and 1839, *Right Hon. Lord Overstone* 4184-4187.

Strong inculcation of the proposition that the ultimate effect of an over-issue of paper money must be to depreciate the aggregate currency, and to cause an exportation of coin or bullion, *Right Hon. Lord Overstone* 4185-4188.

See also *Drains of Bullion and Monetary Pressures. Prices. Speculation. United States.*

Overstone, Right Hon. Lord. (Analysis of his Evidence.)—Gave evidence before the Select Committee of the House of Commons in 1840 on Banks of Issue, also before the Committee of the House of Lords in 1848 on Commercial Distress, and expressed himself on those occasions strongly in favour of the principles embodied in the Act of 1844; 3640-3643—Has year by year become more and more convinced of the soundness of the policy of the Act, and is strongly in favour of its renewal, 3642-3645—Considers that public opinion has of late years become much confirmed in favour of the Act, and refers on this point to what may properly be termed the unanimous declaration in its favour by the Bank Directors, 3645.

The great principle of the Act is to make the amount of paper money in the country conform in its variations to what would be the variations in the amount of a metallic currency, 3646—The separation of the banking and issue departments is the main ancillary provision for carrying out the principle of the Act, *ib.*—Definition of the several objects of the separation; they have been completely effected, *ib.*

Witness has drawn up a short statement of his views upon the several heads embraced in the present inquiry, and reads the same to the Committee; the several propositions contended for are put forth as a conclusive argument in favour of the Act, 3648.

Proposition that the supply of the current coin should be entirely separated from banking business, 3648—Also that the issue of paper money representing coinage should be under the regulation of the same hands as those which manage the coinage, *ib.*—Also that the paper notes ought to be preserved at their proper value, by making them, under all circumstances, conform in amount to the coins which they represent, *ib.*—Also that the sole privilege of coining money should be vested in one institution established by law for that exclusive purpose, *ib.*—Also that all profit arising from the issue of paper certificates or bank notes should be appropriated to the public exchequer, *ib.*—Also that perfect freedom of competition should be established in the business of banking, as effectually distinguished from the functions of coining or of issuing paper tokens, *ib.*

Effectual security under the Act of 1844 that the paper circulation shall at all times conform to what would be the amount of a metallic circulation, 3648—Effectual protection of the bullion reserve under the operation of the Act, as shown in the drains of 1847 and 1856-57, *ib.*—Commercial prosperity consistently with the restrictions of the Act, *ib.*—Want of proper regulations subsequently to 1819, when cash payments were resumed, and the note declared to be convertible, *ib.*—The true character of the paper note was grasped by Sir Robert Peel; hence the Act of 1844, *ib.*

As regards the reserve of bullion it cannot be said to lie in the Bank of England, but in the issue department, which is essentially a department of the state, 3649—Evidence

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strongly opposed to the proposition that the larger amount of bullion since the Act of 1844 is the effect of the importation of gold from Australia and California, 3649—
Explanation of the mode in which the Act necessarily provides against undue reduction in the amount of bullion, 3649-3651—At the commencement of a drain the corrective influence of the Act is at once brought into play, 3650, 3651.

With regard to the rate of interest, all great fluctuations in it are the result of alterations in the value of capital, or in the amount of money in the country, 3652, 3653. 3718—The assertion that the separation of the departments has caused more frequent and violent fluctuations in the rate of interest is not in any way supported by fact, 3653. 3661, 3662—Witness denies that the fluctuations have been greater since 1844 than they were in former years; facts in support of this statement, *ib.*—Reference to the views of Mr. Tooke, as being to the effect that the Bank of England has not caused any undue fluctuations in the rate of interest, and that fluctuations are, in fact, expedient as well as unavoidable, *ib.*

Salutary effect of rises in the rate of discount, and of contraction of trade when there is an undue demand for capital, 3654-3657. 3718—Fault of the Bank if it does not strictly and speedily conform to the real market rate of interest, 3657—Objections to the proposal that the Bank should be restricted to a minimum rate of 4 per cent., 3658-3660.

Witness now looks upon the issue department as being so effectually separated from the banking department that it is not necessary or expedient to make the separation more complete, nominally, by placing the issues directly under Government, 3663-3671—The term "Bank" should not be associated with the issue department at all; the Bank have not, in fact, any power whatever over the issues, and are merely the mechanical agents of Government in the matter, 3664-3671.

It is extremely desirable in principle to absorb the country issues in the issues of the Bank of England, 3672. 3680. 3685-3687—Approval of the course taken by Sir Robert Peel with a view to the gradual extinction of the country issues, 3672-3675—Although the operation of the composition has not hitherto been considerable, witness considers that the country issues are in a fair way of being extinguished, 3676-3678. 3681-3685—Disapproval of detailed discussions upon the monetary system and the banking regulations of the country, 3679-3703—It would be better to take farther and more decided steps for stopping the country issues altogether, than to permit such issues to be extended on the security of bullion, or to require security even without increased issues, 3680. 3687.

As regards unrestricted competition between country banks of issue, such banks would have power, under certain circumstances, of unduly expanding their paper circulation, and might produce very mischievous results, 3688, 3689—Witness is not prepared to recommend any alteration of the amount which the Bank can now issue upon securities, 3690—An extension of the limit of issue from 14,000,000*l.* to 16,000,000*l.* would not give any palpable relief to trade, and would merely result in the withdrawal of 2,000,000*l.* from the bullion reserve, 3690-3694—Whether the Bank issue to the extent of two-thirds or to the full extent of the lapsed country issues, is quite immaterial, 3695.

Objection to the introduction of 1*l.* notes into England, 3696—The suppression of 1*l.* notes in Scotland and Ireland may not be feasible, but small notes are, as a general principle, objectionable, *ib.*—Remarks on the circumstances of there being no local banks of issue in the manufacturing districts of Lancashire, such districts being adequately and satisfactorily provided for by the circulation of the Bank of England, 3697-3703.

Witness further repeats his strong approval of the Act of 1844, the renewal of which, without discussion, would have been the wisest course that could have been adopted, 3704, 3705—Growing feeling in monetary and commercial classes in favour of the Act, 3705. 3719—Soundness of the state of the currency at the present time and ever since the passing of the Act, though within the last 10 years it has been subjected to some most trying ordeals, 3706-3718—Many ways in which a heavy foreign expenditure may be met besides that of an export of bullion, 3709-3712.

Further evidence relative to the high rate of interest during the last few years, to the effect that the same is mainly owing to the immense development of the trading operations of this country and of the world, and the consequent increase in the value of capital, 3718. 3722 *et seq.*—Effect of variations in the quantity of money or capital in causing slight variations in the rate of interest, 3718. 3749-3755. 3782. 3802-3804—Fallacy of confounding money with capital, under which fallacy some commercial men consider they are prejudiced by the Act of 1844; 3720, 3721—The idea of the profits of trade being destroyed by high rates of interest is most erroneous, 3722 *et seq.*

Absence of any intimate connexion between an increased reserve of bullion and a decline in the prosperity of trade, as well as in the rate of interest, 3732-3735—Under a drain of bullion it is not the capitalist but the non-capitalist who wants to obtain money, 3736-3743. 3760-3766—Absence of similar relation between bills of exchange and the stock of the merchant who draws them, and between Bank notes and the bullion

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bullion which they represent, 3738-3742—General indication of the term "capital," 3744.

During the process of a drain of bullion there must of necessity be some pressure as a means of rectification, but such pressure is decidedly salutary, and the sooner it is resorted to the better, 3745. 3782-3786—Further argument that all great changes in the rate of discount are not the result of changes in the amount of bullion or money in the Bank, but have reference to the relation between the supply and demand of capital, 3746-3755. 3782. 3804—Distinction between capital and money; the latter is, in fact, merely a means of obtaining the former, 3756-3759.

Under a high rate of discount, the pressure on the merchant lies in the increased difficulty of his getting money as a means of getting capital, 3756-3761—Practice of bankers to supply to persons in want of capital, even though they may not have tangible security to give, the deposits of the inactive accumulator of capital, 3762-3766—High rates of interest which prevailed during the period between 1797 and 1821, although, as regards the Bank rate, it was fixed at 5 per cent., 3767-3777—Effect of the Act of 1844 to cause very frequent alterations in the rate of interest, but very small in extent and extremely salutary in their operation as compared with the fluctuations under former systems, 3778-3786.

Practicability of carrying on the commercial operations of the country if the paper circulation were withdrawn, 3787-3790—A state of barter is at the bottom of all commercial transactions, money being only a means of carrying on that barter, 3790-3792—The public alarm in 1825, 1837, and 1839, was beyond all doubt for the convertibility of the note, 3793. 3796—Circumstance of the issue of 1 L. notes during the panic in 1825 having relieved the Bank without any discredit being thrown on the notes, 3793-3795—There need be no fear of the convertibility of the note, if the issue be limited, with regard either to the external or internal exchanges, 3797.

The prices of commodities are the last thing which is reached by fluctuations in the amount of money, 3798, 3799—Fallacy of the term "raising the rate of discount," as applied to the Bank, 3800—The value of money rises by natural circumstances, and the Bank is obliged to conform to that rise, or, in other words, a higher rate of interest is forced upon the Bank, 3800-3808—Natural effect of a rise in the rate of interest to lower the price of goods and of securities, and by increasing the value of money in the country to bring it thither from other countries, 3805 3810—Foundation of the present principle of currency further adverted to, 3811.

Evidence strongly opposed to a proposition for the issue of 14,000,000 L. in inconvertible notes not payable in specie on demand, conjointly with the issue of a further amount of notes, equal to the amount of bullion, which should be payable on demand, 3812-3825—Argument that oscillations in the rate of interest are in no way injurious to the commerce of the country, 3815-3817—Further reference to the distinction between money and capital; definition of the former, 3817-3819.

Active circulation of the Bank adverted to, as including in it the reserve of the Bank, 3826-3834—Every note put out against bullion is in all principle a metallic circulation, 3831—Illustration showing that the notes in the Bank, or the Bank reserve, are of the greatest importance with regard to the monetary operations of the country, and practically are a most active portion of the circulation, 3832-3836—Reference to the Government letter of October 1847, as having led to an indefinite increase of the Bank reserve, and at once restored confidence, 3833. 3836, 3837—The pressure of 1847 was caused by the paucity of capital in relation to the demand for it, 3834, 3835.

Anxiety of the public in regard to the state of the Bank reserve, 3838-3840—Feeling of the public as to the effect of the amount of the reserve upon the rate of interest, 3840—Close relation between variations in the rate of interest and the state of the reserve, on the ground that the reserve is the indicator of the increase or decrease of the quantity of money in the country, 3841—Intimate connexion between the state of the reserve of the Bank and of the bullion in the Issue Department, 3842.

With reference to an answer given by witness before the Committee in 1848 on Commercial Distress, to the effect that the commerce of the country would continue to prosper notwithstanding fluctuations in the rate of interest, he fully abides by that answer at the present time, 3843, 3844.

[Second Examination.]—Further statement relative to the views of Mr. Tooke in regard to variations in the rate of interest; dissent from the doctrine more lately held by Mr. Tooke on this point, 3845-3847—Further denial that the Act of 1844 has caused more violent fluctuations in the rate of interest, 3847—Denial, also, that fluctuations are avoidable, or that they are a national calamity, *ib.*

Improper impediment caused by the usury laws to the free action of the Bank of England in regard to its nominal rate of discount, though they did not prevent the Bank or others from advancing money, in a variety of ways, at more than 5 per cent, 3848-3853—Soundness of the principle that the price paid for the use of loanable capital
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should vary in accordance with the supply of such capital, 3854-3858—Further reference to the slight extent to which profits in trade are affected by high rates of interest, 3859-3863—Advantage to persons trading with their own capital, or only partly with their own capital, when the rate of interest is high, 3864-3873.

The convertibility of the note will not of itself cause the paper circulation to conform to the variations of the metallic circulation, 3874, 3875—For all purposes of internal circulation the paper, so long as it is convertible, must be of identical value with the coin, 3876-3878—The term "circulation" comprises not only the notes and coin in the hands of the public, but the precious metals and notes in the Banking Department, 3879-3891—The bullion in the Issue Department cannot be considered part of the currency, 3880.

Circumstances under which uncoined bullion, whether in the hands of the Bank or of private individuals, may be said to form part of the circulation or money of the country, 3881-3889—The notes in the Banking Department form not only a part, but a vital part of the money of the country, 3890, 3891, 3900—Remarks with reference to a statement by witness in 1840, that the notes in the hands of the public should conform to the fluctuations in the amount of bullion; explanation that there was at this period no accurate knowledge of the state of the reserve in the Bank, 3892-3907.

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Account of the aggregate weekly circulation of Bank notes in the United Kingdom, distinguishing those of the Bank of England in the hands of the public, and the issues of other banks in England, Scotland, and Ireland, from 19 October 1844 to 9 May 1857, *App. p.* 214-232.

Return of the number of banks of issue and of non-issue that have been established in England and Wales in each year from 1819 to the present time, distinguishing joint stock banks from private banks; of the number which have relinquished business in each year, again distinguishing banks of issue and of non-issue, private banks and joint stock banks; and of the number which have relinquished business from failure and other causes, *App. p.* 234—Similar return as regards Scotland, *ib.* 235—Similar return as regards Ireland, *ib.* 237.

Account of the number of private banks of issue in England at the time of passing the Act of 1844, and whose issues were fixed by that Act; also the number which still continue in existence as banks of issue, and showing what numbers have ceased to issue, by compounding with the Bank to use Bank of England notes, and the number that have ceased by failing, *App. p.* 238.

See also *Country Banks.*

Profits of the Bank. Profit of 80,000*l.* a year on the issue of 14,000,000*l.*, *Weguelin* 137-142—Profit of from 20,000*l.* to 40,000*l.* a year upon bullion and foreign coin; how it arises, *ib.* 140. 142. 361-363—Fluctuation in the amount of profit derived by the Bank from the employment of the public balances, *ib.* 157, 158.

See also *Lost Notes.* *Government Debt.*

Public, The. See Act 7 & 8 Vict. c. 32. *Bullion Reserve,* 2. *Panics.* *Rate of Interest,* 3, 4, 5, 6. *Trade and Commerce.*

Publication of Accounts. See *Accounts (Bank of England).*

Purchases of Stock, &c. Return of all purchases and sales of public stocks or Exchequer bills, severally made by the Bank of England, in each week from 21 January 1848 to 2 May 1857, and the rates of such purchases and sales, *App. p.* 242-277.

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Railway Securities. The Bank of England have always had a certain amount invested in railway securities, *Weguelin* 260.

Increased field for the employment of capital by bankers since the existence of railway securities, *Chapman* 5117-5121.

Return of all railroad debentures purchased by the Bank, from the period of the first transaction of this description to 10 August 1846, *App. p. 287*—Statement, dated Bank of England, 7 January 1848, that no loans have been made by the Bank to railroad companies, or on the deposit of railway stock or bonds, *ib.*—Return of all railroad debentures purchased by the Bank from the year 1848 to 1856, *ib.* 287, 288.

RATE OF INTEREST:

1. Principles by which the Bank is guided in altering the Rate.
2. Power of the Governor of the Bank to determine the Rate; Practice of the Court hereon.
3. Extent of Fluctuation previously to and since 1844; how far the Effect of the Act.
4. Question whether Fluctuations are desirable or otherwise.
5. Question whether the Bank has Power to affect the Market Rate.
6. Circumstances, independently of the Act of 1844, or of the Action of the Bank, upon which the Rate depends.
7. Increased amount of Discounts when the Rate is high.
8. Proposition for Regulating by Law the Rate of Interest by the Amount of Bullion.
9. Objection to the foregoing Proposition.
10. Proposition for a minimum Rate of Four per cent.
11. Objection to the foregoing Proposition.
12. Returns containing copious Particulars as to the Bank Rate in past Years.

1. Principles by which the Bank is guided in altering the Rate.

The state of the reserve as affected by the demand for bullion is the guide by which the rate of interest is regulated, *Weguelin* 32, 33, 236-242, 362, 438-440, 1257, 1258—Practice of the Bank to follow the state of the market in regard to the rate of interest, and not to lead the way in reducing or raising the rate, *ib.* 250, 269-271—Difference of opinion amongst the Bank Directors as to an increased rate of interest being the best restriction for checking an efflux of bullion, *ib.* 311, 326, 327—The London bankers and discounters frequently anticipate the action of the Bank, *ib.* 485, 492, 495-499.

Intimate connexion between the interests of the public and the Bank, though an increased rate of interest adds to the profit of the latter, *Weguelin* 513-520—The only safe rule for the Bank to adopt, is to be guided by the principle of supply and demand, and to follow the market rate, *ib.* 1200-1212—There is a resolution of the Court that the rate shall always be kept approximate to the current rate out of the Bank, *ib.* 1259.

Inexpediency of the Bank of England being guided by the same principle as ordinary bankers in the management of its reserve, with reference to the rate of discount, *New-march* 1359, 1363-1367, 1440—In principle, it is quite expedient that as the bullion of the Bank decreases, the rate of interest should be raised, *ib.* 1434-1437, 1450—Magnitude of the Bank's resources, and moral influence of its actions adverted to as an argument against its lending its reserve in the same way as other money lenders, *ib.* 1889-1894.

The Bank has always followed the market in varying the rate, *Hubbard* 2369—Approval of a continued action upon the rate of discount as the best mode of correcting adverse foreign exchanges, *ib.* 2558-2574—By advances in the rate of interest concurrently with the sale of securities, the Bank can always establish a proper proportion between the reserve and the liabilities, *ib.* 2768-2773.

The power of raising the rate is found a sufficient check upon the amount of discounts demanded, *Norman* 3529—The Bank rate is never so low as the lowest rate out of doors, *ib.* 3530.

Fault of the Bank if it does not strictly and speedily conform to the real market rate of interest, *Right Hon. Lord Overstone* 3657—Effect of a diminution of the Bank reserve, and of the money in the country, to cause a higher rate of interest, and an increased value of the money still in the country, thereby leading to a rectification of the exchanges, *ib.* 3937-3943, 4029-4048, 4112-4117.

Necessity of the Bank conforming to the market rate, without being much above it or below it, *Chapman* 4872-4874—A contraction on the part of money dealers, when the

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RATE OF INTEREST—continued.1. *Principles by which the Bank is guided in altering the Rate*—continued.

bullion reserve and note reserve are low, is a wholesome and beneficial operation, provided it be a gradual contraction, *Chapman* 4930-4937—Without reference to the state of things on the Continent, the main thing is to protect ourselves by raising the rate when bullion decreases, *ib.* 5082-5086.

Remarks by Mr. Thomson Hankey, in approval of a steady advance in the Bank rate of discount as the best means of checking undue pressure, *App.* p. 23.

2. *Power of the Governor of the Bank to determine the Rate: Practice of the Court hereon.*

The governor of the Bank has power to alter the rate of interest at any time without reference to the Court, *Weguelin* 441-443. 1184-1190—The rate is usually fixed every Thursday by a majority of the Court, and the Governor rarely alters it subsequently, *ib.* 1184, 1185. 1188.

Comment on the practice of the Bank in determining the rate of interest, *Newmarch* 1398.

The rate is entirely at the discretion of the Bank Directors, *Hubbard* 2681.

3. *Extent of Fluctuation previously to and since 1844; how far the Effect of the Act.*

Particulars as to the changes in the Bank rate of discount since April 1855, with a view to the protection of the reserve, *Weguelin* 31-34—Since 1844, there have been a great many changes in the rate of discount, *ib.* 532, 533.

Mischievous operation of the separation of the issue and banking departments, as producing undue fluctuations in the rate of interest, *Newmarch* 1356-1360. 1363-1367. 1431-1440. 1463-1471. 1855-1857. 1869-1878—The alterations since 1844 have been 60 in number, whereas the alterations prior to 1844, in the same space of time, did not amount to a dozen, *ib.* 1358—Comment on the reduction since 1844 of the Bank rate to so low a point as 2 per cent., *ib.* 1359, 1360. 1363. 1366. 1463-1471.

Witness further contends that the Act has had a most injurious effect, inasmuch as under it the Bank has thought fit to compete with other money lenders, and has, temporarily, no doubt, caused violent and irregular changes in the rate, *Newmarch* 1879-1884. 1895, 2896.

Examination on a paper which shows that in the ten years preceding 1844 the variations in the rates of interest allowed by London discount houses to London bankers were forty-three in number, and in the ten years succeeding 1844, were only twenty in number; the variations, however, since 1844 have been much greater in amount, *Newmarch* 1968-1977—In the ten years previous to 1844, the highest Bank rate was $5\frac{1}{2}$ per cent., and the lowest rate $1\frac{1}{4}$ per cent., showing an extreme variation of 4 per cent., *ib.* 1975—In the ten years since 1844, the highest Bank rate was 8 per cent., and the lowest rate 2 per cent., *ib.*

Effect of the separation of the departments in leading to more frequent and violent fluctuations in the rate of interest than was previously the case, *Mill* 2026-2029. 2032-2038. 2068-2070. 2102-2119. 2247-2259.

The separation of the departments has had nothing to do with the fluctuations in the rate, *Hubbard* 2365. 2366. 2380-2382. 2761, 2762—Witness delivers in a table showing the periods and extent of variation in the rate of discount at the Bank of England from 1844 to 1856, together with the amount of reserve and amounts under discount at the same period: remarks thereon, *ib.* 2759, 2760.

Denial that the separation of the departments has had any effect in regard to the fluctuations, *Norman* 2964. 2968-2981. 3005-3007—Probability of the rate of interest having varied more since the Act of 1844 than previously, *ib.* 3520.

Witness denies that the fluctuations have been greater since 1844 than they were in former years; facts in support of this statement, *Right Hon. Lord Overstone* 3653. 3661, 3662. 3847—Evidence in refutation of the statement that the separation of the departments has acted injuriously as regards the bullion reserve and the rate of interest, *ib.* 3653. 3661, 3662. 3961-3968—Effect of the Act of 1844 to cause very frequent alterations in the rate of interest, but very small in extent, and extremely salutary in their operation as compared with the fluctuations under former systems, *ib.* 3778-3786.

Effect of the restrictions of the Act in raising the rate of interest, *Alexander* 4325-4329.

The rate of discount remained at 5 per cent. from about 1800 to 1822, and was adopted generally by bankers and bill brokers; this was the result of the steadiness of the currency, *Twells* 4420-4438—From 1819 to 1844, the rate changed probably from 40 to 50 times, whereas previously, it was uniformly 5 per cent., *ib.* 4486—Failure of the Act of 1844, in its object of preventing the recurrence of such fluctuations as those of 1824, 1829, and 1830, *ib.* 4507-4511—Looking to the experience of the earlier part of the century

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RATE OF INTEREST—continued.

3. *Extent of Fluctuation previously to and since 1844, &c.*—continued.

century, witness considers that regularity in the rate of discount is not impossible, *Twells* 4512—The natural tendency of an accumulation of capital as in this country should be, to lower the rate of interest, whereas the present restrictions periodically force up the rate, *ib.* 4614, 4615—Although the rate of interest has at times been very low since 1844, bankers have greater means of making profits than they previously had, *ib.* 4781–4795.

Tabular statement of the rates charged by witness's house from 1824 to 1857; impression that the rates since the Act have been lower than they were previously, *Chapman* 4876—Considerable inequalities in the several years from 1824 to 1844, *ib.* 4876, 4877.

Witness considers that the fluctuating and high rates of interest for several years past are the result of an Act of Parliament, and might be prevented by an Act of Parliament, *Capps* 5430. 5469–5472.

Violent fluctuations in the rate of interest adverted to by Mr. Bonamy Dobree as not guarded against under the Act of 1844, *App. p.* 21, 22.

4. *Question whether Fluctuations are desirable or otherwise:*

Evils consequent upon frequent fluctuations in the rate of interest as has been the case since 1844, *Newmarch* 1357–1360, 1430–1440. 1472–1480. 1879–1884. 1895, 1896; *Mill* 2,026 *et seq.*

The variations in the rate of interest can hardly have had any injurious effects upon commerce, inasmuch as the Bank discounted 25,000,000*l.* in one year without incurring any bad debts, *Hubbard* 2774–2777.

Salutary effect of rises in the rate of discount, and of contraction of trade when there is an undue demand for capital, *Right Hon. Lord Overstone* 3654–3657. 3718—The more frequent the variations are, the more minute they will be, and the more effectually will accomplish their object, *ib.* 3718. 3782–3786—The idea of the profits of trade being destroyed by high rates of interest is most erroneous, *ib.* 3722 *et seq.*; 3815–3817. 3847 *et seq.*—Soundness of the principle that the price paid for the use of loanable capital should vary in accordance with the supply of such capital, *ib.* 3854–3858.

The more equable the rate is, the better for merchants generally, *Alexander* 4326. 4363.

Fluctuations may well be acceptable to bankers and money-dealers, but not to commercial men or small tradesmen, *Twells* 4493. 4612–4616. 4649–4654—Less steadiness in trade in consequence of the fluctuations, *ib.* 4605. 4617—Violent fluctuations tend towards making the rich man richer and the poor man poorer, *ib.* 4608.

An increased rate of interest is the only safety-valve when the bullion is diminishing, *Chapman* 4937—Extent to which advances in the rate of discount attract capital from abroad, *ib.* 5068–5074—Tendency of a lower rate in this country than on the Continent to drive money abroad, *ib.* 5075–5081—A continuance of a high rate of interest is an indication of prosperity, *ib.* 5143–5149.

5. *Question whether the Bank has Power to affect the Market Rate:*

Absence of power in the Bank to regulate, for any time, the market rate of interest, *Weguelin* 251, 252. 269–271. 475 *et seq.*, 1191–1199—Wide distinction between the market rate of discount and the rate of interest, *ib.* 480–483—Limited extent to which the bankers regulate their rate by the Bank rate, *ib.* 488–496.

Under certain conditions only of the money market does the Bank influence the rate of interest, and then only temporarily, *Newmarch* 1440. 1460–1462—In a falling market the Bank has had the effect of driving down the rate lower than it would have gone of its own accord, *ib.* 1460, 1461. 1879. 1886—In times of commercial difficulty the Bank rate has a material effect upon the rate in the market, *Mill* 2038. 2149–2151. 2258, 2259.

Except under very partial and peculiar circumstances the Bank has no power at all over the rate of discount, *Hubbard* 2365–2369. 2372; *Norman* 2971–2975. 3000–3004—But few persons can be so foolish as to believe that the Bank fixes the rate of discount, *Norman* 2974. 3000–3003—Further statement that, save at exceptional periods, such as the end of a quarter, the Bank of England has no power to affect the market rate, *ib.* 3526.

Argument that all great changes in the rate of discount are not the result of changes in the amount of bullion or money in the Bank, but have reference to the relation between the supply and demand of capital, *Right Hon. Lord Overstone* 3652, 3653. 3718. 3722 *et seq.* 3746–3755. 3782. 3804. 3847. 4242–4248—Fallacy of the term “raising the rate of discount,” as applied to the Bank, *ib.* 3800—The value of money rises by natural circumstances, and the Bank is obliged to conform to that rise, or, in other words,

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RATE OF INTEREST—continued.

5. *Question whether the Bank has Power to affect the Market Rate*—continued.

a higher rate of interest is forced upon the Bank, *Right Hon. Lord Overstone* 3800-3808—The Bank has no arbitrary power whatever of raising or lowering the rate of interest, *ib.* 4006, 4007. 4064, 4065.

Evidence to the effect that the market rate of discount is at times influenced by the Bank rate, and that the Bank rate is also at times influenced by the market rate, *Chapman* 4839-4848. 4864-4874—Influence of the Bank with regard to the rate at periods when the supply of money in the market is so low as to compel the public to have recourse to the Bank; this is especially the case at the end of each quarter, before the payment of the dividends, *ib.* 4840-4844—Effect of a diminished circulation in the hands of the public in giving to the Bank a control in regulating the rate, *ib.* 4844-4848.

Practice of witness's house in regard to the rate of discount; attention necessarily paid to the Bank rate, whilst at the same time the state of the market is the chief guide, *Chapman* 4863-4871—Lower rate charged on the average by witness's house than by the Bank, *ib.* 4865-4869—Tendency of competition in the market to bring the rate out of doors below the Bank rate, *ib.* 4866-4871—Practically, the Bank rate operates as a sort of maximum to private discount, *ib.* 4866—Statement to the effect that when the rate of interest is low, the market rate is a little below the Bank rate, and when it is high, is a little above the Bank rate, *ib.* 5087-5096.

6. *Circumstances, independently of the Act of 1844, or of the Action of the Bank, upon which the Rate depends:*

Fluctuations in the rate of discount are unavoidable, *Weguelin* 513. 519—The fact is that the variations in the rate of interest arise from causes which are in the hands of Providence itself, *Hubbard* 2365—Close affinity between the movements in the amount of bullion and the rate of interest, *ib.* 2400—The rate of discount is now, to a considerable degree, self-acting, *ib.* 2848.

Absence of any close relation between the rate of discount and the rate of interest upon Government securities, *Norman* 2998, 2999—Slight and temporary effect of the amount of notes with the public on the rate of interest, *ib.* 3521. 3523—Opinion that the rate permanently depends upon the demand and supply of capital, *ib.* 3522, 3523—Tendency of a contraction of the currency to raise the rate of interest, and of an expansion of the currency to lower the rate, *ib.* 3523.

All great fluctuations in the rate are the result of alterations in the value of capital or in the amount of money in the country, *Right Hon. Lord Overstone* 3652, 3653. 3718. 3749-3755. 3782. 3802-3804—Evidence relative to the high rate of interest during the last few years, to the effect that the same is mainly owing to the immense development of the trading operations of this country and of the world, and the consequent increase in the value of capital, *ib.* 3718. 3722 *et seq.*; 3804. 3847—Close relation between variations in the rate of interest and the state of the reserve, on the ground that the reserve is the indicator of the increase or decrease of the quantity of money in the country, *ib.* 3841—Denial that fluctuations are avoidable so far as the Bank is concerned, *ib.* 3847.

Repetition of former evidence as to the fluctuations in the rate of interest being dependent upon the quantity of money or upon alteration in the relation between the demand and supply of capital, such relation being moreover necessarily subject to rapid fluctuation, *Right Hon. Lord Overstone* 4242-4248.

Material effect upon the rate of discount of a demand for money upon consols or Exchequer bills, *Chapman* 4886-4890—Absence of close relation between a rise in the rate of discount and a fall in the price of funds, *ib.* 4888-4894—Natural consequence of increased demand for capital that the rate of interest is higher, *ib.* 5142, 5143.

7. *Increased Amount of Discounts when the Rate is high:*

Larger amount of Bank discounts in proportion as the rate is high, *Weguelin* 269; *Mill* 2148; *Hubbard* 2376-2379; *Norman* 2994-2997—Tabular statement delivered in, containing particulars as to the Bank rate from 1844 to 1856, and showing that the Bank discounts are greatest when the rate is highest, *Hubbard* 2759, 2760—Amount of discounts of witness's house in proportion to the rate, whether high or low; they are very large under the present high rate, *Chapman* 5155-5161. 5322-4326.

8. *Proposition for regulating by Law the Rate of Interest by the Amount of Bullion:*

Suggestion that the Bank be compelled by law to vary the rate of interest in accordance with the amount of bullion; the rate should be fixed at 5l. per cent. when the bullion is at 10,000,000l., and should rise a half per cent. with every 500,000l. of fall, *Chapman* 4938. 4978-4999—When the bullion would be down to 5,000,000l. the rate would be ten per cent., which would be sure to check the drain, *ib.* 4979. 5175. 5332—Importance of making it imperative on the Bank to raise the rate as the bullion falls, *ib.* 4983. 4999.

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RATE OF INTEREST—continued.

8. *Proposition for regulating by Law the Rate of Interest, &c.*—continued.

Witness does not propose to interfere with the discretion of the Bank in regard to the rate of interest when the bullion is above 10,000,000*l.*, *Chapman* 4984-4987—Witness sees no objection to the same rate in accordance with the amount of bullion, whether the bullion be falling or increasing at the time, *ib.* 4993-4998.

The maintenance of specie payments being the first thing absolutely necessary, it is of essential importance that a contraction of the currency be compulsory when the bullion falls, *Chapman* 5006. 5057. 5067. 5174 —Importance of raising the Bank rate to ten per cent. when the bullion is at 5,000,000*l.*, in order to protect payments in specie, *ib.* 5332. 5340-5342.

9. *Objection to the foregoing Proposition:*

Evidence opposed to a proposition for regulating by law the rate of interest by the stock of bullion, and for issuing upon securities at a high rate in proportion as the bullion decreases, *Weguelin* 306-322.

A restriction upon the rate of interest would be better than a restriction upon the amount of bullion; witness is not however prepared to recommend the former, *Mill* 2015. 2070, 2071.

Inexpediency of a mechanical self action by which the rate should fluctuate, with reference solely to the amount of the reserve, *Hubbard* 2849-2851—A power in the Bank to raise and lower the rate at its discretion is absolutely essential, *Norman* 3532.

10. *Proposition for a Minimum Rate of Four per Cent:*

Evidence in favour of the adoption by the Bank of a rule not to discount at a lower rate than four per cent., *Newmarch* 1360-1362. 1440-1458. 1494-1497—Circumstance of the Bank having never discounted at a lower rate than four per cent. previously to 1844, *ib.* 1361. 1450-1454. 1527—It is inexpedient that the Bank should ever reduce its rate very low, notwithstanding that its reserve of bullion may be very large, *ib.* 1438-1447—Different modes in which the Bank might employ its money, even at a lower rate than four per cent., without lending it on bills of exchange at such lower rate, *ib.* 1448-1458. 1526, 1527—Claim of the Bank to additional compensation if they be restricted in regard to the rate of interest, *ib.* 1553. 1901-1903.

Further evidence in favour of the Bank being restrained, but not by Act of Parliament, from discounting at less than four per cent.; objections to this proposition considered, *Newmarch* 1880. 1885-1904.

11. *Objection to the foregoing Proposition:*

The proposition of Mr. Newmarch that the Bank rate should never be less than 4 per cent. is extremely unsound, and might moreover be easily evaded, *Hubbard* 2370-2375 —Disapproval of the Bank being limited to a minimum rate of discount of 4 per cent., *Norman* 2978 —Objections to the proposal that the Bank should be restricted to a minimum rate of 4 per cent., *Right Hon. Lord Overstone* 3658-3660—Total disapproval of legislating for a permanently low rate, *Chapman* 4938-4940.

12. *Returns containing copious Particulars as to the Bank Rate in past Years:*

Return of the several Rates at which the Bank of England has advanced money on loan, with the date at which each such rate has been established, and the period during which it has prevailed, and the amount of money advanced under such rate, from the 1st of January 1844 to the 1st of January 1848, *App. p.* 36-43—Similar return for the period from the 8th January 1840 to the 27th December 1856, *ib.* 44-61.

Return of the highest and lowest rates at which the Bank has advanced money on loan or discount, with the date at which each such rate has been established, and the period during which it has prevailed, and the amount of money advanced under each such rate, from the 1st of January 1844 to the 24th of December 1847, *App. p.* 62-67.

Return of the several rates at which the Bank has discounted bills of exchange, together with the weekly amount of the money discounted under each rate, from the week ending 1st January 1848 to the week ending 27th December 1856, both inclusive, *App. p.* 68-81.

Account of the minimum rate of interest charged by the Bank, from the last day of each week, from the 7th September 1844 to the 24th December 1847, *App. p.* 114-119 —Similar account from the last day of each week, from the 1st January 1848 to the 27th December 1856, *ib.* 120-135.

Account of the minimum rates of interest charged by the Bank, from the last day of each week, from the 7th September 1844 to the 27th December 1856, *App. p.* 136-147.

RATE OF INTEREST—continued.**12. Returns containing copious Particulars as to the Bank Rate, &c.**—continued.

Return of the amount advanced for temporary loans, and of the rate of interest thereon, upon Exchequer Bills, bills of exchange, India bonds, &c., in each quarter, from 5th April 1848 to the 5th of January 1857, *App. p. 283.*

Return of the highest and lowest rate of interest charged by the Bank on all loans or discounts in each month from 1st January 1848 to 31st December 1856, distinguishing loans on security of real estate, loans on stock or public securities, and the discount of commercial paper, *App. p. 284, 285.*

Return of all loans to canal, dock, or other such public companies, or on the deposit of securities of such companies; stating the rate of interest charged on each call or loan, from the 1st January 1832 to 1847, *App. p. 286*—Similar return for the period from 1848 to 1857, *ib.*

Table showing the amount of bullion in the Bank of England, the market rate of discount for good bills of exchange, and the prices of fifteen of the principal articles of commerce at the beginning of the months of March, June, September and December, from March 1834 to December 1843, *App. p. 290*—Similar table for the months of March, June, September and December, from March 1844 to December 1853, *ib. 291.*

Return of the minimum rate of discount on each Saturday during the drain of 1846-47, and the pressure from the autumn of 1853 to the summer of 1857, *App. p. 302-305.*

Statement of the total amounts in bills of exchange (inland bills), drawn or created in England and Wales, during each quarter of the twenty-four years, 1830-1853; distinguishing the three groups of small, medium, and large bills; with a collateral column of the rate of interest in London on first-class bills during each quarter, and also of the average circulation during each quarter, of the notes of the Bank of England, and of the notes of private and joint-stock banks of England and Wales, *App. p. 324-326*—Explanatory remarks by Mr. Newmarch on the foregoing return, *ib. 326, 327.*

See also Bills of Exchange. Discounts. Drains of Bullion and Monetary Pressures Overend, Gurney, & Co. Prices. Separation of Issue and Banking Departments, 2. 3. Speculation. Term of Bills. Tooke, Mr. Trade and Commerce. Usury Laws.

Readman, George. Letter from Mr. Readman, manager to the Clydesdale Banking Company, to Sir G. C. Lewis, dated 14 February 1857, complaining of the operation of the Act 8 & 9 Vict., c. 38, in regard to the unincorporated banks of Scotland, and suggesting important alterations in the Act, *App. p. 331, 332*—Statement also in this letter with reference to the prejudicial operation of the Act 9 & 10 Vict. c. 75, *ib. 331.*

Re-appointment of Committee. The Committee recommend that a Select Committee be appointed to resume the inquiry in the ensuing Session, *Rep. p. iii.*

Re-discounts. Inexpediency of the discount houses going to the Bank to discount their bills, save under exceptional circumstances, *Chapman 5196*—The practice of the London joint-stock banks not to re-discount their bills is different from the practice of the discount-houses, *ib. 5211-5216.*

Relaxation of Act of 1844. *See Discretionary Issue. Drains of Bullion and Monetary Pressures, II. 2, 3. Extension of Issue. Government Interposition.*

Renewal of Act of 1844. *See Act 7 & 8 Vict. c. 32.*

RESERVE OF BULLION (ISSUE DEPARTMENT):

1. *Primary Importance of Attention by the Bank to the State of the Bullion Reserve.*
 2. *Larger Reserve in consequence of the Act of 1844.*
 3. *Causes, other than the Provisions of the Act, to which the increased Reserve may be owing.*
 4. *Feeling of the Public in regard to the State of the Reserve.*
 5. *Proposition for an Average Reserve of from Ten to Twelve Millions.*
 6. *Evidence opposed to the foregoing Proposition.*
 7. *Other Evidence of a general Nature.*
 8. *Returns containing Particulars as to the Reserve at different Periods.*
1. *Primary Importance of Attention by the Bank to the State of the Bullion Reserve:*

Main duty of the Bank to watch its reserve, and thereby to maintain its credit, *Weguelin 620-626*—Bank notes not being a legal tender by the Bank, it is essential that the reserve should consist of gold, *ib. 634-641*—In the management of the Bank the main thing to look to is the proportion of unemployed bullion, *Weguelin 1164, 1165; Hubbard 2767*—Witness decidedly objects to any issue of notes by the Bank of England, or any other bank, unless there be an ample reserve of gold in the one case, and of Bank of England notes or gold in the other case, wherewith to pay the notes of issue, *Weguelin 1331.*

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RESERVE OF BULLION (ISSUE DEPARTMENT)—continued.

1. *Primary Importance of Attention by the Bank to the State, &c.*—continued.

The security of our monetary system depends upon the maintenance of the reserve, *Right Hon. Lord Overstone* 4014.

Any provision for an occasional enlargement of the circulation must still have reference to the bullion, *Chapman* 4905—A contraction of the currency, when the reserve falls, is a matter of the first importance; suggested compulsory action of the Bank hereon, *ib.* 4938. 4978 *et seq.* 5332. 5340–5342.

Remarks by Mr. Weguelin, in letter of 10 November 1856, upon the expediency, under any system of issue, of keeping up a certain metallic reserve, *App. p.* 2.

2. *Larger Reserve in consequence of the Act of 1844:*

Favourable working of the Act shown by the fact, that the stock of bullion was never less than nine and a half millions in 1856, whereas in 1825 it was reduced to 1,261,000*l.*, and in 1839 to 2,406,000*l.*; *Weguelin* 25–29—With the view of ensuring the convertibility of the note, the Act of 1844 has compelled the Bank to keep a larger amount of bullion than previously, no reserve having formerly been required against the circulation, *ib.* 877, 878. 889, 890—The comparatively large reserves of bullion held by the Bank since 1844 are attributable to the discretion in the management, and not to the restrictions in the Act; without the Act there would be the same obligation felt to return a sufficient reserve of bullion, *ib.* 1222–1232.

Opinion that the reserve of gold being greater since 1844 is in consequence of the Act, *Neave* 1224.

Grounds for concluding that the practical effect of the Act has been largely to increase the reserve of bullion in the Bank, *Hubbard* 2341–2347. 2644. 2682—Since 1844 it has been almost impracticable to reduce the reserve under 8,000,000*l.*; *ib.* 2343, 2344—In limiting the amount of the credit issue, the Act of 1844 necessarily provides in practice, though not in law, for a reserve of bullion, *ib.* 2728–2732. 2739–2741—Under the Act of 1844 it is almost impossible for the bullion reserve to be reduced to 2,000,000*l.*; *ib.* 2797.

Belief that the larger bullion reserve of the Bank since 1844 has been mainly owing to the Act of that year, *Norman* 2877–2887.

Effectual protection of the bullion reserve, under the operation of the Act, as shown in the drains of 1847 and 1856–57, *Right Hon. Lord Overstone* 3648—Explanation of the mode in which the Act necessarily provides against undue reduction in the amount of bullion, *ib.* 3649–3651—Argument that the import of gold from Australia and California has had nothing to do with the increased reserve, *ib.* 3649.

3. *Causes, other than the Provisions of the Act, to which the increased Reserve may be owing:*

The larger bullion reserves of the Bank since 1844 are attributable to the influx of gold from Australia, &c., and not to the operation of the Bank Charter Act, *Newmarch* 1348–1354. 1427–1429. 1508, 1509—Further statement in support of the opinion that the larger reserve of bullion in the Bank, at different periods since 1844, is not owing to the Act of that year, *ib.* 1716–1726—Increase, on the whole, in the reserve of bullion in 1855 and 1856, as compared with 1843 and 1844, *ib.* 1907–1911.

Doubt whether the operation of the Act has caused the larger reserve which the Bank has held since 1844, *Mill* 2022–2026—Causes independently of the Act which may account for the larger reserve since 1844, *ib.* 2023, 2024—Large amount of bullion in the Bank in 1844 before the Act came into operation, *ib.* 2206–2209.

A portion of the increase is probably owing to the increased import of gold, *Norman* 2883–2887—The increased reserve is largely attributable to the increased imports from California and Australia, *Twells* 4591; *Chapman* 5310–5314.

4. *Feeling of the Public in regard to the State of the Reserve:*

Absence, generally, of anxiety in the public mind with regard to the state of the reserve, *Weguelin* 35—The wrong inferences occasionally drawn by the public from a diminution of the reserve, when effected by internal demand, do not supply a sufficient reason for an alteration of the law, *ib.* 61–63—Probability of the public having, in time, greater confidence in the Bank operations, though the reserve may be low, *ib.* 62, 63—The periodical diminution of the reserve is well understood by the Bank, though it may, as in October 1847, unduly alarm the public, *ib.* 401–405.

Natural anxiety of the public in regard to the state of the Bank reserve, *Right Hon. Lord Overstone* 3838–3840; *Chapman* 5302–5304—Feeling of the public as to the effect of the amount of the reserve upon the rate of interest, *Right Hon. Lord Overstone* 3840—Any withdrawal from the reserve, whether under a mixed circulation, or a metallic circulation, will at once have a powerful and salutary effect upon the action of the public, *ib.* 3933–3943.

Report, 1857—continued.

RESERVE OF BULLION (ISSUE DEPARTMENT)—continued.**4. Feeling of the Public in regard to the State of the Reserve**—continued.

Whether the till of the Banking Department is more or less full of notes the public should be warned as early as possible of a falling bullion, *Chapman* 4975-4977. 5006. 5014. 5057-5061—Necessity of money dealers acting with great care when they see that the money is diminishing, and that the reserve of notes is small, *ib.* 5057-5063—The alarm of the public does not arise from fear of the solvency of the Bank, *ib.* 5303, 5304.

5. Proposition for an Average Reserve of from Ten to Twelve Millions :

Concurrence in Mr. Tooke's view that the Bank should hold a reserve in bullion of not less than 10,000,000*l.* or 12,000,000*l.* to be determined upon a principle of an average of years, *Newmarch* 1368-1392—An arrangement for a larger average store of bullion, as proposed by Mr. Tooke, should involve compensation to the Bank, *ib.* 1369. 1382. 1489—Advantage of an arrangement like the foregoing being settled between the Government and the Bank, and not defined by Act of Parliament, *ib.* 1368. 1378-1392—The amount of bullion which witness suggests that the Bank should hold would form a portion of the assets, and would be a guarantee equally for the deposits and the circulation, *ib.* 1490-1493—The maintenance of a certain amount of bullion in proportion to the total liabilities of the Bank, might be effected by the Bank not reducing its rate of interest below a certain point, such as 4 per cent. ; explanation hereon, *ib.* 1494-1507.

The proposition by Mr. Tooke, that the Bank should keep an average reserve of 12,000,000*l.* in bullion could not be enforced by law, *Mill* 2012-2014—Sounder principle involved in Mr. Tooke's proposition than in the existing limit upon issue, *ib.* 2016-2019—There should be some understanding as to the reserve of bullion to be held; the sum specified might be from 10,000,000 *l.* to 12,000,000*l.*, *ib.* 2072. 2075. 2185.

Recommendation by Mr. Blair, manager of the Bank of Scotland, that the Bank should hold an additional reserve of 3,000,000*l.*, *App. p.* 329.

6. Evidence opposed to the foregoing Proposition :

Inexpediency of a system of compensation to the Bank, with a view to the maintenance of an increased reserve to meet any subsequent pressure, *Weguelin* 265-268.

Arguments opposed to the proposition of Mr Tooke and Mr. Newmarch, that the Bank should keep an average of about 10,000,000*l.* or 12,000,000*l.* in bullion without any limit upon issue, *Hubbard* 2349-2353—The plan of Mr. Tooke would be very costly and cumbrous without obtaining any useful object, *ib.* 2349, 2350—Inadequacy of a stipulated amount of reserve as a means sufficient of itself to meet the pressure of 1847, or of the late war, *ib.* 2393-2396.

Witness totally dissents from the doctrine, that if the Bank hold a certain large amount of bullion, a drain upon it may be suffered to run its course without doing any mischief, *Norman* 3516-3519.

7. Other Evidence of a general Nature :

The Bank reserve is not influenced in the same way as the reserve of ordinary bankers, and chiefly depends upon the state of the exchanges, *Weguelin* 8-11. 237-241—As a rule, variations in the bullion depends upon variations in the advances upon securities, *ib.* 1125-1128—The whole object of the Act of 1844 would probably be gained if the Bank were required to keep a certain amount of bullion in proportion to its circulation and deposits, *ib.* 1166, 1167.

The reserve of the Bank of England stands in a very different position towards the public from what the reserve of a private bank does, *Newmarch* 1364. 1415. 1440—As a general rule, the Bank may be said to be passive in regard to any decrease or increase of the bullion reserve, *ib.* 1497—The notes in the Banking Department witness always looks upon as constituting the bullion reserve, *ib.* 2004.

Necessity of clearly distinguishing between the issue and banking departments in considering the effect of the Act upon the reserve of the bullion, *Mill* 2021, 2022. 2026—Mischievous operation of the Act in requiring, for the sake of safety, a larger reserve than the Bank has at times held, *ib.* 2022. 2026. 2032-2034. 2292-2297.

Causes of fluctuation in the bullion; the cashment of debts due by foreign countries tends to an increase in the bullion, *Hubbard* 2560-2566—The reserve of the Bank is dependent on the discretion with which the business is conducted, but the bullion in the Issue Department is not dependent on the same discretion, *ib.* 2682-2685.

Reference to a suggestion by witness fourteen years ago, with a view to retaining a sufficient proportion of bullion to the entire currency under certain contingencies, producing a diminished currency, or an enlarged currency, *Hubbard* 2744—Any permanent scheme should be accompanied by some provision for keeping a reserve of bullion sufficient to meet unforeseen contingencies, *ib.*

In

Report, 1857—continued.

RESERVE OF BULLION (ISSUE DEPARTMENT)—continued.**7. Other Evidence of a general Nature—continued.**

In the time of a purely metallic currency, and equally in the case of mixed currency, witness would consider the bullion reserve in the Bank as part of the currency or "money" of the country, *Norman* 3209-3216.

The bullion is not in the Bank of England at all, but in the Issue Department, *Right Hon. Lord Overstone* 3649. 4168, 4169—The bullion in the Issue Department cannot, as well as the rules which represent such bullion, form part of the currency, *ib.* 3880. 4163-4166—The bullion in the Issue Department represents equally the notes in the hands of the public and of the Banking Department, *ib.* 3945.

8. Returns containing Particulars as to the Reserve at different Periods:

Return of the lowest amount of bullion in the Bank in the years 1825, 1837, 1839, 1847 and 1856; the lowest amount was 1,261,000 *l.* in 1825, *App. p.* 89.

Account of the amount of all bullion held by the Bank on the 28th February and the 31st August in each year, from 1778 to 1847 inclusive, *App. p.* 90-92—Similar account for each year, from 1848 to 1856, *ib.* 93.

Account of the gold coin and bullion, and of the silver bullion of the Issue Department as published weekly in the "Gazette," since the passing of the Act 7 & 8 Vict. c. 32, from 31st August 1844 to 25th December 1847, *App. p.* 94-99—Similar account for each week, from 1st January 1848 to 27th December 1856, *ib.* 100-113.

Account of the total amount of bullion in the Bank on the last day of each week, from the 7th September 1844 to the 24th December 1847, *App. p.* 114-119—Similar account from the last day of each week from the 1st January 1848 to the 27th December 1856, *ib.* 120-135.

Accounts of the total amount of bullion held by the Bank of England from the last day of each week, from the 7th September 1844 to the 27th December 1856, *App. p.* 136-147.

Amount of bullion in the Bank in each month from September 1833 to April 1857, *App. p.* 148-152.

Total of 10,343,710 *l.* as the bullion in the Bank on the 28th February 1857, *App. p.* 233.

Table showing the amount of bullion in the Bank of England, the market rate of discount for good bills of exchange, and the prices of fifteen of the principal articles of commerce at the beginning of the months of March, June, September and December, from March 1834 to December 1843, *App. p.* 290.

Similar table for the months of March, June, September and December, from March 1844 to December 1853, *App. p.* 291.

Return of the bullion in the Bank on each Saturday during the drain of 1846-47, and during the period of pressure from the autumn of 1853 to the summer of 1857, *App. p.* 302-305.

See also Accounts (Bank of England).

Noteholders. Convertibility.

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Reserve of Bullion (Country Banks of Issue). Return showing the authorised issues of the notes of the private and joint-stock banks in England and Wales, and the actual amount issued; also the authorised issues of the banks in Scotland and Ireland, the actual amounts issued, and the amount of bullion held by the banks respectively, in each week since the passing of the Acts of the 7 & 8 Vict. c. 32, and 8 & 9 Vict. c. 37 & 38, to the 9th May 1857, *App. p.* 182-203.

Account of the aggregate weekly circulation of the notes of banks of issue in Scotland and Ireland, distinguishing those of 5 *l.* and upwards, and those under 5 *l.*, and showing the total amount in Scotland and Ireland respectively, with the amount of bullion held, from the 13th December 1845 to the 9th May 1857, *App. p.* 204-213.

Reserve of Notes and Bullion (Banking Department). Respect in which the Bank reserve differs from the reserve of other bankers, and is not influenced by the same circumstances, *Weguelin* 8-11. 237-241—In the Banking Department the reserve of notes and gold was never below 3,000,000 *l.* in 1856, *ib.* 26. 35—The lowest state of the reserve is about three weeks after the payment of the dividends, *ib.* 34. 40. 64. 67—Objections to any close investment of the reserve; discretion at present of the Bank Direction in regard to the investment of its reserve, *ib.* 247-249.

Evidence as to its being considered expedient to maintain a reserve of not less than one-fourth of the deposits; reduction of the reserve to three millions in October last diverted to hereon, *Weguelin* 259. 276-283—The amount of the reserve depends on
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Reserve of Notes and Bullion (Banking Department)—continued.

the value of money, a large reserve being unavoidable when money is abundant, *Weguelin* 263. 265. 268, 269—Belief that the reserve of the Bank of England is larger than the reserve of private banks, as well as of joint-stock banks; necessity of this, *ib.* 284-286. 328, 329—The banking reserve, though consisting only of the notes not in active circulation, is in point of fact a reserve of bullion, and is only affected by a demand for bullion, *ib.* 300-302.

The Act of 1844, though altering the power of the Bank over the bullion, is perfectly simple and easy of application as regards the reserve, *Weguelin* 302-305—The Bank reserve is not affected by demands for discount, unless the demands are satisfied in the shape of bullion, *ib.* 499, 500—The periodical fluctuations caused in the reserve of notes by the payment of dividends, &c. amount to about 2,000,000 *l.* or 2,500,000 *l.*, *ib.* 1122-1124—Great effect of the reserve of the Bank upon the trade of the country; it represents the accumulation of unemployed capital, *ib.* 1130.

The notes issued from the Issue Department to the Banking Department are clearly not a liability on the part of the Bank, as not being in the hands of the public, *Newmarch* 1685, 1686—The notes in the Banking Department should be considered as equivalent to so much gold, *ib.* 1873, 1874.

The average amount of bullion in the Banking Department is not more than about 600,000 *l.*, *Hubbard* 2327—The reserve of notes in the department is a voucher for so much bullion, precisely in the same way that notes in the hands of the public are vouchers for bullion, *ib.* 2328-2331.

Illustration showing that the notes in the Bank, or the Bank reserve, are of the greatest importance with regard to the monetary operations of the country, and practically are a most active portion of the circulation, *Right Hon. Lord Overstone* 3832-3836. 3890, 3891. 3900—Intimate connexion between the state of the reserve of the Bank and of the bullion in the Issue Department, *ib.* 3842.

Remarks with reference to a statement by witness in 1840, that the notes in the hands of the public should conform to the fluctuations in the amount of bullion; explanation that there was at this period no accurate knowledge of the state of the reserve in the Bank, *Right Hon. Lord Overstone* 3892-3907—The want, previously to 1844, of a proper definition and limit of the Bank reserve, was the cause of numerous evils which the present Act has entirely guarded against by supplying the want in question, *ib.* 3895.

The reserve of the Bank consists of that amount of notes issued by the Issue Department which is not elsewhere than in the Bank, the Bank having power to convert such notes into bullion by presenting them at the Issue Department, *Right Hon. Lord Overstone* 3944. 3960—Necessary consequence of an export of bullion that the reserve of the Bank of England, as well as of ordinary banks, is affected, *ib.* 4147-4149—Further definition of the reserve of the Bank of England, that is, of the Banking Department; the bullion in the Issue Department has no sort of connexion with it, *ib.* 4197, 4198.

Sense in which it may be said that the note reserve of the Banking Department is dependent upon the bullion in the Issue Department, *Chapman* 4923-4929.

Account of the notes in the Banking Department as published weekly in the "Gazette," since the passing of the Act 7 & 8 Vict. c. 32, from 31st August 1844 to 25th December 1847, *App. p.* 94-99—Similar account for each week, from 1st January 1848 to 27th December 1856, *ib.* 100-113.

Account of the gold and silver coin in the Banking Department as published weekly in the "Gazette," since the passing of the Act 7 & 8 Vict. c. 32, from 31st August 1844 to 25th December 1847, *App. p.* 94-99—Similar account for each week, from 1st January 1848 to 27th December 1856, *ib.* 100-113.

Account of bank notes held in reserve by the Banking Department, from the last day of each week, from 7th September 1844 to 27th December 1856, *App. p.* 114-147.

See also *Circulation*, l. 1. *Drains of Bullion and Monetary Pressures.* *Issue Department.* *Rate of Interest.* *Reserve of Bullion (Issue Department).* *Sales of Securities.*

Rest Account. Amount of the Rest Account on the 28th of February and the 31st of August in each year, from 1778 to 1847 inclusive, *App. p.* 90-92—Similar statement for each year, from 1848 to 1856, *ib.* 93.

Account of the Rest of the Banking Department, as published weekly in the "Gazette" since the passing of the Act 7 & 8 Vict. c. 32, from 31st August 1844 to 25th December 1847, *App. p.* 94-99—Similar account for each week, from 1st January 1848 to 27th December 1856, *ib.* 100-113.

Amount of the Rest Account of the Bank on the 28th February 1857, *App. p.* 233.

RESTRICTION

RESTRICTION UPON ISSUE :

I. *Bank of England :*

1. Explanation and Approval of the present Limit upon Bank Issues.
2. Objection to the present Limit as being very injurious in time of Pressure.
3. Disapproval of any Legislative Restriction upon Issue.

II. *Country Banks :*

1. Objections to a Removal of the present Restriction.
2. Statements in favour of an Alteration of the Limit.

I. *Bank of England :*

1. Explanation and Approval of the present Limit upon Bank Issues :

Reason why the issue upon securities was limited to fourteen millions, *Weguelin* 95—With regard to the issue of 14,000,000*l.* upon securities when money is abundant, witness does not object to the provisions of the Act thereon, *ib.* 323-325—Further evidence in explanation and approval of the limit of 14,000,000*l.* as the amount issued upon security, *ib.* 586-615—Intention in fixing the limit at 14,000,000*l.* that three or four millions of active circulation should be represented by bullion, *ib.* 596, 597. 614—The discretion of the Bank as to issue was limited by the Act, though the Act has probably made no difference in the actual management on this point, *ib.* 879.

But for the provision of the law compelling the Bank to issue upon bullion when the notes are in excess of a certain quantity, the note reserve in the Bank would be altogether an indefinite quantity, *Hubbard* 2332-2338—Absence of limit by the Act to the amount of circulation; the public by bringing gold to the Bank may have issues to any amount, *ib.* 2351, 2352—Object and advantage of selecting 14,000,000*l.* as the limit of issue upon credit, *ib.* 2686-2689.

Main provision of the Act that only a certain amount of the circulation of the Bank should be issued on securities, and that all the notes beyond such amount should be issued upon gold, *Norman* 2862, 2863. 3438-3441—Grounds upon which the limit of 14,000,000*l.* as the issue upon securities was arrived at, *ib.* 2864—Profit involved in the issue of notes, and consequent competition if there were no legislative restriction, *ib.* 3143-3150—Necessity of some restriction upon issues generally, *ib.* 3487-3515.

Paper notes ought to be preserved at their proper value by making them under all circumstances conform in amount to the coins which they represent, *Right Hon. Lord Overstone* 3648—Evidence in detail showing the evils which may result from the want of a restriction upon paper issues, *ib.* 3688, 3689. 3906-3918. 4973-4988—Witness is not prepared to recommend any alteration of the amount which the Bank can now issue upon securities, *ib.* 3690—Reference to and strong approval of the views expressed by the Under Secretary of the Treasury of the United States in reference to the principle to be observed in the issue of paper money, *ib.* 4193. 4216-4219.

Argument by Mr. J. G. Hubbard that the amount of fourteen millions was in the first instance rightly fixed, *App. p.* 11.

2. Objection to the present Limit as being very injurious in time of Pressure :

Way in which the issue of 14,000,000*l.* in notes on securities weakens the position of the Bank and impairs its power of affording relief when most required, *Alexander* 4259. 4270. 4313.

The distress which began in 1815 continued till about 1817, when, the currency being increased, there was a season of prosperity for a time, *Twells* 4455. 4456—On the passing of the Act of 1819, restricting the circulation, distress at once set in; evidence in condemnation generally of this Act, *ib.* 4457. 4465 *et seq.*

Distinction between the Acts of 1819 and of 1844, that the latter restricts the issues of country banks, and is more binding upon the Bank of England in regard to its issues, *Twells* 4506-4509—Witness, whilst approving of the Bank Restriction Act of 1797, sees no objection to a limit being placed upon the amount of notes in circulation, *ib.* 4539-4541—Mischiefs attendant generally upon the restrictions of the Act of 1844, and the severity of their operation when gold is leaving the country, *ib.* 4593-4598.

Considerable and natural anxiety on the part of money dealers and the public lest the Bank should not have it in their power to supply any needful assistance which might be required, *Chapman* 4896-4920—Natural anxiety in 1847 lest the restrictions of the Act should bring the country into a state of paralysis, *ib.* 4900. 4908—Defect of the Act in not providing against withdrawals of the circulation from various causes, *ib.* 4904. 4907. 4962, 4963—Inexpediency of the power of individual capitalists to withdraw 1,000,000*l.* or 2,000,000*l.* in notes from the circulation, *ib.* 4963-4968.

The restriction upon Bank of England issues had the effect of creating many failures in 1847, *Chapman* 5219—If the circulation had not been obtainable in 1847, the monetary world might have been driven to a state of barter, or to the creation of a circulating medium for themselves, *ib.* 5223. 5306-5308—Opinion that about 19,000,000*l.*

Report, 1857—continued.

RESTRICTION UPON ISSUE—continued.

I. Bank of England—continued.

2. Objection to the present Limit as being very injurious, &c.—continued.

in notes is absolutely necessary to be in the hands of the public, *Chapman* 5225. 5287—The apprehension in 1847 lest bank notes should not be obtainable largely added to the actual drain, *ib.* 5237, 5238.

Reasonable ground for apprehension of panic when the restricted circulation is contrasted with the immense amounts liable to be called for in prompt payment, *Chapman* 5284-5286. 5294—Great difficulty in obtaining money in October 1856, although the circulation in the hands of the public was unusually high, *ib.* 5287-5289—Scarcity of money at the present time, though there is nearly 20,000,000 *l.* out in notes, *ib.* 5334, 5335—Through a want of the circulating medium during a crisis, a perfectly solvent person might now be reduced to a condition of bankruptcy, *ib.* 5360-5364.

The present system has only one principle, namely, that of contractibility, without any expansibility, *Capps* 5456—Concurrence in Mr. Chapman's evidence as to the disastrous effect of sudden withdrawals of bullion upon the industry of the country, *ib.* 5502-5504. 5508.

3. Disapproval of any Legislative Restriction upon Issue :

Argument in favour of the removal of all legislative limit upon the issues of the Bank of England, *Newmarch* 1343-1354. 1541-1547—Disapproval of a certain amount of bullion being specially set aside as a guarantee for the circulation, *ib.* 1344-1347—Witness does not consider it desirable that the issues of the Bank should be matter for legislation, *ib.* 1393—Circumstances which render a limitation upon the Bank issues less objectionable at the present time than in 1844, *ib.* 1510-1512—The only rule which should exist in regard to the issue of bank notes is the demand of the public, *ib.* 1912, 1913.

The Act, by restricting the issues, presents what would be the natural action of the Bank in time of pressure, *Mill* 2312.

II. Country Banks :

1. Objections to a Removal of the present Restrictions :

Disapproval of country banks being allowed to increase their issues upon securities, *Weguelin* 174—Impediments to English country banks issuing upon bullion, if empowered to do so, *ib.* 174-177—Non-objection in principle to a similar power in the English country banks, as in the Irish and Scotch banks, to issue upon bullion in excess of their fixed circulation, *ib.* 576-585—Contravention of the principle of the Act of 1844 if country banks were allowed to issue to any amount in proportion as they deposited Government securities, *ib.* 954—Doubt as to any advantage if the English country banks were put upon the same footing as the Scotch and Irish banks, and enabled to issue upon gold in excess of their limited circulation, *ib.* 997-1007.

An allowance to English country banks to issue notes against bullion in excess of their limit of circulation would simply be to give them an extension of issue, without their keeping any additional bullion reserve, *Hubbard* 2481-2484—Witness does not recommend that English country banks should be allowed to over-issue against bullion, but he sees no reason for making a distinction between them and the Scotch and Irish banks, *ib.* 2790-2795.

Country banks of issue should remain on their present footing, new banks of issue being prohibited, *Norman* 2945-2952—Objection to any interference with the country banks which should in any way increase their amount of issues, *ib.* 3037-3041—Further disapproval of a power in country banks to issue to any extent, provided they gave security for two-thirds and issued one-third upon gold, *ib.* 3542-3544.

Advantage in the limit placed by the Act upon the amount of country issues, *Right Hon. Lord Overstone* 3977. 3980, 3981.

2. Statements in favour of an Alteration of the Limit :

Approval of a removal of the restrictions imposed in 1844 and 1845 upon the circulation of country banks, *Newmarch* 1411-1413—There is in principle no reason why the banks in Scotland and Ireland should not, equally with English banks, be released from the restrictions now imposed upon the circulation, *ib.* 1417. 1517, 1518.

Belief that there is no necessity for the present restriction upon country issues, *Mill* 2043.

Memorial of the Huddersfield Banking Company and the West Riding Union Bank, praying to be placed on the same footing as the Scotch and Irish banks, as regards the issue of notes, *App. p.* 348.

Memorial of the Sheffield Banking Company, praying to be put on the same footing as Scotch and Irish banks, with regard to the issue of notes, *App. p.* 348. 357, 358.

Memorial

Report, 1857—continued.

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Memorial of the Gloucestershire Banking Company, requesting to be allowed to issue notes beyond their specified limit, for a sum equal to the gold and silver held by them, *App. p. 349, 350*.

Memorial of private banks of issue in the counties of Belfast, Hertford, Buckingham, and Essex, requesting to be put upon the same footing as the Scotch and Irish banks in regard to issue, *App. p. 351*.

Petition of bankers in the counties of Gloucester, Monmouth, York, and Derby, praying to be put on the same footing as the Scotch and Irish banks in regard to the issue of their own notes, *App. p. 356-358*.

Petition of bankers in the city of Coventry, praying to be placed on the same footing as the Scotch and Irish banks, *App. p. 359, 360*.

Petition of bankers in the counties of Lincoln and Northampton, praying to be placed on the same footing as the Scotch and Irish banks, *App. p. 360, 361*.

See also *Act 7 & 8 Vict. c. 32. Act 8 & 9 Vict. c. 38. Circulation, IV. 4, 5, 6. Convertibility. Discretionary Issue. Drains of Bullion and Monetary Pressures. Extension of Issue. Hoarding. McCulloch, Mr. Reserve of Bullion (Issue Department). Trade and Commerce. United States.*

Resumption of Cash Payments. Except in 1817, when a partial payment of notes in gold took place, the actual resumption of cash payments did not fall upon the Bank till about 1821, *Norman 3370-3372*—Want of proper regulations subsequently to 1819, when cash payments were resumed and the note declared to be convertible, *Right Hon. Lord Overstone 3648*—Reference to the resumption of cash payments in 1819, and to the Act then passed by Sir Robert Peel as having restored the money of the country to its honest value, *ib. 4181*—Witness cannot understand upon what principle those who are favourable to the Act of 1819, repudiate the Act of 1844, *ib.*

Satisfactory state of things with few exceptions from 1800 till 1815, when the Bank was required to take steps for resuming cash payments, *Twells 4439-4454*—Partial resumption of cash payments in 1817, by paying three millions of 1 l. notes in gold, which notes being dated before 1817 were convertible; the notes subsequent to 1817 were not convertible, *ib. 4458-4466*.

Robertson, James. Letter from Mr. Robertson, manager of the Union Bank of Scotland, to Sir G. C. Lewis, dated the 14th February 1857, offering strong objections to the Acts 8 & 9 Vict. c. 38, and 7 & 8 Vict. c. 113, and suggesting certain amendments therein, *App. p. 337, 338*.

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Royal British Bank. Extract from the London Gazette of the 18th February 1853, being a monthly statement of the liabilities and assets of the Royal British Bank, *App. p. 334*.

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Sale of Securities. With reference to the sale of public securities by the Bank, it does not practically alter the state of the reserve in time of pressure, *Weguelin 296-299*—Way in which the sale of securities by the Bank in times of pressure assists the commercial public, though it may not strengthen the Bank reserve, *ib. 521-525*—Great injury, without corresponding benefit, in selling public securities at very low prices in time of panic, *ib. 525, 526*—The forced sale of public securities would be entirely nugatory as regards a contraction of the circulation, *ib. 748-756*.

The effect of the sale of securities by the Bank in time of pressure would be the same as that of a refusal to make advances, *Mill 2076. 2151, 2152*.

Power of the Bank by a sale of securities slightly to contract the circulation; the effect of such proceeding chiefly falls on the deposits, *Hubbard 2596-2606*—In selling securities the object of the Bank is to strengthen its reserve, and the object is doubtless to some extent attained thereby, *ib. 2765-2772*.

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Salmond, Robert. Letter from Mr. Salmond, manager of the City of Glasgow Bank, to Sir G. C. Lewis, dated the 19th February 1857, in disapproval of the Act 7 & 8 Vict. c. 38, and suggesting certain amendments therein, *App. p.* 343.

Scotland. Reference to the Act of 1845, as requiring the Scotch and Irish banks to deposit a certain amount of coin for any issue of notes beyond the amount authorised by law, *Weguelin* 42-45—General disapproval of the Scotch and Irish Acts on account of the limit upon circulation, *Mill* 2057-2059.

A permission to Scotch banks to over issue against Bank of England notes or securities would in all probability be perfectly safe, but it would be an addition to their right of credit issue, and an abrogation of the present law, *Hubbard* 2486-2490—Respect in which the parallel sought to be established between the Scotch and Irish banks and the Bank of England in regard to their issue does not hold good, *ib.* 2486-2490—If the Bank of England note were a legal tender in Scotland and Ireland, the simplest thing for the Scotch and Irish banks to do would be to issue their own notes as far as they can, and then to issue Bank of England notes, *ib.* 2494-2496. 2513, 2514—Disadvantages of the private bank circulation of Scotland and Ireland; less value of the notes when circulated in England, *ib.* 2498-2502.

Consideration of the over issue of Scotch banks as based upon bullion; a limitation upon the credit issue would probably be a better plan, *Hubbard* 2722-2727—Convenience amounting to necessity under which the Scotch and Irish banks over issue upon bullion, which they are not required to deposit, *ib.* 2786-2788.

Although witness does not like private issues at all, he is on the whole satisfied with the present system of issue in Scotland, *Norman* 3545. 3546.

As regards the Scotch banks, they invest largely in the funds, and have always borne a high reputation for credit, *Chapman* 5150-5154.

Return of the circulation of chartered, private, and joint-stock banks in Scotland, in each month from September 1833 to April 1857, *App. p.* 148-152.

Return showing the authorised issues of the notes of the banks in Scotland, the actual amounts issued, and the amount of bullion held by these banks in each week since the passing of the Acts of the 7 & 8 Vict. c. 32, and 8 & 9 Vict. c. 37 and 38, to the 9th May 1857, *App. p.* 182-203.

Account of the aggregate weekly circulation of the notes of banks of issue in Scotland, distinguishing those of 5*l.* and upwards, and those under 5*l.*, and showing the total amount, with the amount of bullion held, from the 13th December 1845 to the 9th May 1857, *App. p.* 204-213.

Account of the aggregate weekly circulation of chartered, private, and joint-stock banks in Scotland, from the 19th October 1844 to the 9th May 1857, *App. p.* 214-232.

Return of the number of banks of issue and of non-issue that have been established in Scotland in each year from 1819 to the present time, distinguishing joint-stock banks from private banks; of the number that have relinquished business in each year, again distinguishing banks of issue and non-issue, private banks, and joint-stock banks; and the number which have relinquished business in consequence of failure and other causes, *App. p.* 235—Return of the number of banks that existed in Scotland in the years 1819, 1830, 1844, and 1857 respectively, with the number of branches belonging to each, *ib.* 236—Account of the number of banks of issue in Scotland at the time of the passing of the Act of 1845, and whose issues were fixed by that Act; also the number which still continue in existence as banks of issue, and showing the number that have ceased, *ib.* 238.

Statement by Mr. Blair, manager of the Bank of Scotland, that the 10th section of the Act of 1844, relative to banks of issue, has produced an effect extremely unfavourable to the property of Scotland, *App. p.* 328.

Suggestion by Mr. J. Wright, on the part of the Royal Bank of Scotland, that there be an enlargement of the amount of circulation assigned to the Scotch banks, *App. p.* 329—Suggestion by Mr. J. Wright that the period for striking the averages in Scotland be extended to eight weeks, *ib.*

Disapproval by the Commercial Bank of Scotland of any relaxation of the Act of 1845, which would admit of excessive competition in Scotch banking, *App. p.* 330.

Recommendation by the Clydesdale Banking Company that each bank in Scotland should be bound to hold a certain amount of gold and convertible securities in such proportions to the gross amount of its circulation as Parliament may determine, *App. p.* 331—Recommendation by the Clydesdale Banking Company that the gold and silver coins held by the Scotch banks at their several agencies throughout the country should be taken into account in making the weekly returns of the stock of bullion, *ib.*

Statement submitted to the Chancellor of the Exchequer by the undermentioned unincorporated banks or banking companies in Scotland; viz. the Union Bank of Scotland, the

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the Clydesdale Banking Company, the Edinburgh and Glasgow Bank, and the City of Glasgow Bank, *App. p.* 332, 333.—These banks represent the very serious disadvantages which, from not being incorporated, it is by the Act of 1844, extended to Scotland in 1846, made to be under in comparison with other Scotch banks which had obtained charters of incorporation before the passing of these Acts; and from not being allowed to obtain incorporation except by subjecting itself to disabilities from which other banks are exempt, *ib.*—Remarks in the foregoing statement on the position and transactions respectively of the chartered and unchartered banks; Appendix giving full particulars thereon, *ib.*

Amendments suggested on the part of the Edinburgh and Glasgow Bank in regard to the proportion of gold against issues, *App. p.* 338, 339.

Statements in letters of Mr. J. Taylor, on the part of the Western Bank of Scotland, in favour of a permission to the Scotch banks to hold Government securities instead of gold, for at least a certain portion of the excess of their actual over their authorised circulation, *App. p.* 339-342.

Letter dated 12th December 1855, from the managers of the Glasgow banks to Sir G. C. Lewis, suggesting that the Scotch banks be allowed to hold Government securities in lieu of gold, for the excess of circulation, or for a certain portion of it, *App. p.* 342, 343.

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Securities (Bank of England). The Bank have always held some railway securities, *Weguelin* 260—An available and sufficient amount is always held in Government securities, *ib.* 261.—The Bank holds no foreign securities, *ib.* 527-529.

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Account of the amount of all securities, distinguishing public and private securities held by the Bank on the 28th February and the 31st August in each year, from 1778 to 1847 inclusive, *App. p.* 90-92—Similar account for each year from 1848 to 1856, *ib.* 93.

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Account of the total amount of Government securities and other securities held by the Bank from the last day of each week from the 7th September 1844 to the 27th December 1856, *App. p.* 136-147.

Account of the amount of all securities held by the Bank on the 28th of February 1857, *App. p.* 233.

Return of all purchases and sales of public stocks or Exchequer bills severally made by the Bank, in each week from the 21st January 1848 to the 2d May 1857, and the rates of such purchases and sales, *App. p.* 242-277.

Return of all loans to canal, dock, or other such public companies, or on the deposit of the securities of such companies, stating the rate of interest charged on each call or loan, from the 1st January 1832 to 1847, *App. p.* 286—Similar return from 1848 to 1857, *ib.*

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Securities (Country Banks). Advantage if the country banks were required to deposit securities against their authorised issues, *Weguelin* 133, 170, 178, 179, 181-183, 203-213—Absence of precaution or security under the Act of 1844 in regard to the circulation of private and joint stock banks, or nearly one-half of the whole circulation of the United Kingdom, *ib.* 892-896, 914-918, 929, 946-954—There is no reason why private and joint-stock
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joint-stock banks of issue should not give security as well as the Bank of England, *Weguelin* 946-953.

Further consideration of the proposition that country banks should be required to lodge with the Government public stock as a security for the circulation, *Weguelin* 967 *et seq.*—Witness would like to see a portion of the country circulation represented by gold; or Bank of England notes would doubtless fulfil the same object, *ib.* 967-977.

Objections to requiring security from country issuers, *Newmarch* 1413-1416. 1528-1532—Although securities given by country bankers would consist of investments bearing interest, it would nevertheless be injurious to the banks of circulation to give such securities, *ib.* 1561-1580—Doubt as to there existing any necessity for requiring securities from country banks, *Mill* 2044. 2071, 2072—Way in which the proposition (not advocated by witness) that country banks should deposit public securities against their issues might be carried into practice, *ib.* 2273-2282.

Absence of proper security for the payment of country notes, *Hubbard* 2433. 2434—Security for country issues (if they be continued) would be desirable, but would most likely be objected to on the part of the bankers, *ib.* 2447—Doubt as to its being any inconvenience to country banks to keep a large amount of securities as against their circulation, *ib.* 2491-2493—Witness does not recommend that country banks should be required to give security for their issues, though in some instances of failure it would have been an advantage, *ib.* 2805-2807. 2812-2814—The giving of security by country banks would be a very complicated and unpalatable process, *ib.* 2812-2814.

Defect of the Act of 1844 in not prescribing that security shall be taken for the country issues, *Norman* 3322-3357—Witness has always held the doctrine that no bank should be allowed to issue without giving security, *ib.* 3325. 3330. 3356, 3357.

Statement with reference to the Act of 1844 not having required security in the case of the country issues; question as to this being a defect in the Act, *Right Hon. Lord Overstone* 3680. 3687. 3976-3980. 3983-3986.

Country bank notes not being a legal tender, witness does not recommend that such notes should, as well as Bank of England notes, be issued only on gold, *Alexander* 4309-4313. 4318, 4319—Doubt as to the expediency of requiring country banks to give security for their issues, *Twells* 4619-4623.

Recommendation by Mr. Neave that all banks of issue should deposit security, as the Bank of England does, with permission to compound for their issues, *App.* p. 5.

Suggestion by Mr. Norman that security be required from all issuing banks, *App.* p. 15.

Suggestion by Mr. Latham, with a view to country issuers lodging securities to the amount of their issues; failing to do so, they should adopt the alternative of compounding with the Bank of England, *App.* p. 17.

Suggestion by Mr. B. B. Greene that banks of issue should deposit Government securities for the authorised amount of their issues, *App.* p. 19.

Remarks by Mr. Thomson Hankey in disapproval of the issues by country banks without the necessity of any security for the payment of the notes, *App.* p. 23.

SEPARATION OF ISSUE AND BANKING DEPARTMENTS:

1. *Perfect Character of the Separation.*
2. *Objection to the Separation; Evils resulting therefrom.*
3. *Evidence strongly in approval of the Separation.*

1. *Perfect Character of the Separation:*

There is a legal and virtual distinction between the Issue and Banking Departments, though it may be called merely a distinction of accounts, *Weguelin* 164, 165. 775-777—The Bank of England are merely administrators of the Issue Department, *Neave* 1144, 1145—Practical and legal distinction between the Issue and Banking Departments; obligations of the Bank to abide thereby, *Mill* 2033, 2034—Perfect character of the separation, though the two departments are managed by the same body, *Hubbard* 2326—Purely mechanical character of the operations of the Issue Department, *ib.* 2340. 2387—The Issue Department is not subject to any control by the Banking Department, its function being merely to exchange notes for gold, *Norman*, 3442, 3443.

Definition of the several objects of the separation; they have been completely effected, *Right Hon. Lord Overstone* 3646—The term "Bank" should not be associated with the Issue Department at all; the Bank, in fact, have not any power whatever over the issues, and are merely the mechanical agents of Government in the matter, *ib.* 3664-3671. 3953-3959—The Bank merely contracts to do the business of the Issue Department on behalf of the state, being allowed certain profits, and incurring certain risks, *ib.* 3954-3959—The Issue Department is now as distinct from the Bank of England as is

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SEPARATION OF ISSUE AND BANKING DEPARTMENTS—continued.

1. *Perfect Character of the Separation*—continued.

necessary for all purposes which have reference to the principles affecting the regulations of the exchanges, *Right Hon. Lord Overstone* 3969.

Phraseology of portions of the Act adverted to with reference to witness's view that the Bank of England has not, save mechanically, any connexion with the Issue Department; the Act clearly provides that the department shall be conducted altogether irrespectively of the banking business, *Right Hon. Lord Overstone* 4015-4018—In the Issue Department the Bank have no discretionary action, *ib.* 4015, 4016, 4155, 4156—Witness cannot understand that the term "Bank of England" includes the Issue Department, *ib.* 4018.

Further evidence in support of the statement that the Issue Department belongs to the state, and has not, save mechanically, any connexion with the Bank of England, *Right Hon. Lord Overstone* 4155-4162—The accidental form in which the Bank are paid for the conduct of the issues does not affect the question of the distinct separation of the Issue and Banking Departments, *ib.* 4157-4162—The bullion is not in the Bank of England at all, but in the Issue Department, *ib.* 4168, 4169.

2. *Objection to the Separation; Evils resulting therefrom:*

As regards the separation of the Issue and Banking Departments, there was scientifically no sufficient reason for it, *Newmarch* 1355, 1356—The cutting in two the reserve of bullion, as a consequence of the separation of the departments, forms one of witness's main objections to the Act, *ib.* 1356 *et seq.*—In practice the separation has operated mischievously, as producing undue fluctuations in the rate of interest, *ib.* 1356-1360, 1363-1367, 1431-1440, 1463-1471.

Witness further argues that the Act of 1844, by the separation of the Issue and Banking Departments, and the cutting in two of the bullion reserve, has debarred the public from the advantage of the whole of the resources of the Bank, *Newmarch* 1541-1547, 1855-1857, 1869-1878—An amalgamation of the Banking and Issue Departments, as before 1844, would be a consummation of witness's views, *ib.* 1877.

Consideration of the effects of the separation; peculiarly prejudicial course of action necessarily involved therein, *Mill* 2026 *et seq.*—Necessity for the Bank, through the separation of the departments, to keep as large a reserve in each as previously sufficed for both, *ib.* 2026, 2033, 2034, 2073, 2288-2291—If in time of extreme pressure the Issue Department could assist the Banking Department, there need not be the same contraction of accommodation, which is now so injurious, *ib.* 2102-2105, 2120, 2121—The inexpediency of the separation of the departments was illustrated in 1847, when the Bank was in danger of stopping payment, although there was between 6,000,000 *l.* and 7,000,000 *l.* of bullion in its coffers, *ib.* 2187-2193.

Evil effect generally of the restriction upon the Bank as regards the use of all the bullion in the Issue Department, *Alexander* 4348-4355—In speaking of the amount of reserve of the Bank before 1844 and subsequently thereto, it should be borne in mind that, according to Act, the reserve is not now entirely available, *ib.* 4351-4356.

3. *Evidence strongly in approval of the Separation:*

The convertibility of the note being provided for by the Act, and the circulation taking care of itself, witness fully approves of the attention of the Bank direction being confined to the Banking Department, and of the present separation from the Issue Department, *Weguelin* 1287 *et seq.*

The separation between the Issue and Banking Departments has been, both in scientific and in a practical view, most important and most beneficial, *Hubbard* 2324 *et seq.*—No inconvenience whatever can arise from the bullion being as it were cut in two by the separation of the departments, *ib.* 2327—The existence separately of the Issue Department is ancillary to the principle of the limitation of the credit issues, *ib.* 2337, 2338—Simple and most useful office performed by the Issue Department in placing the currency upon a solid basis, *ib.* 2340.

The separation of departments has caused the Bank to look more accurately and closely to its position as bankers, but has had no influence whatever upon the natural laws which regulate the value of money or the rate of interest, *Hubbard* 2365, 2366, 2628—The Act has not in the slightest degree diminished either the power or the disposition of the Bank to accommodate the public; practice previously to and since 1844, adverted to hereon, *ib.* 2380-2382—Argument showing the fallacy of Mr. Mill's theory, that, in consequence of the separation of the departments, a drain of 3,000,000 *l.* has a double effect, and is tantamount to a drain of 6,000,000 *l.*, *ib.* 2761, 2762.

Approval of the separation of the Issue and the Banking Departments by the Act of 1844, on the ground that it is mischievous to place the issue of paper money in the hands of persons who carry on the ordinary banking business, *Norman* 2888-2893—Denial that the separation of the Banking and Issue Departments has had any effect in regard to the fluctuations in the rate of discount, *ib.* 2964, 2968-2977, 3005-3007—

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3. Evidence strongly in approval of the Separation—continued.

Absence of any diminution in the power of the Bank to accommodate the public since the Act of 1844, *Norman* 2979-2981.

Further statement as to the separation of the departments, having reference to the difference between the business of issue and of ordinary banking, *Norman* 3106-3112 —The separation of the departments is an essential part of the system, as necessarily leading to the fact that the issues of bank notes vary in all cases exactly as bullion would vary, *ib.* 3451-3453.

The separation of the Banking and Issue Departments is the main auxiliary provision for carrying out the principle of the Act, *Right Hon. Lord Overstone*, 3646—Proposition that the supply of the current coin should be entirely separated from banking business, *ib.* 3648—The assertion that the separation of the departments has caused more frequent and violent fluctuations in the rate of interest is not in any way supported by fact, *ib.* 3653, 3661, 3662.

Essential advantages of the separation of the departments further adverted to, *Right Hon. Lord Overstone* 3961-3968—Outline of the functions and working of the Issue Department, *ib.* 4143-4145—The separation of the Issue and Banking Departments is highly desirable, *Chapman* 4955, 4956.

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Sharples, Tuke, Lucas & Co. (Hitchin). Memorial of these bankers, suggesting that the time permitted for taking the averages of the circulation be extended from one month to six months, and the year divided into two periods of six months each; and requesting to be put upon the same footing as the Scotch and Irish banks in regard to issue, *App.* p. 351.

Sheffield Banks. Petition of the Sheffield and Hallamshire Banking Company, of the Sheffield Banking Company, and of the Sheffield and Rotherham Banking Company, praying for an extension of the period for taking the averages of the circulation, and to be put on the same footing as Scotch and Irish Banks, with regard to the issue of notes, *App.* p. 348, 357, 358.

Silver. Estimate that the total import of silver into Europe in the years 1851-57 has been 25,820,000*l.*, *Weguelin* 15, 17—Estimate export of 36,530,000*l.* from Europe to the East in the years 1851-57, *ib.* 17—Demand for silver in the East in consequence of the failure of the silk crop, *ib.* 21—Great increase in the coinage of silver adverted to, *ib.* 54.

Evidence relative to the continued efflux of silver to India and China, to the extent of about 6,000,000*l.* annually; different causes, *Mill* 2082-2101, 2260-2268—The remission of silver to the East is probably partly owing to the change in the relative value of gold and silver since the gold discoveries, *ib.* 2083, 2097, 2262-2265—Increased importation of Eastern products is one reason of the continued remittance of silver to the East, *ib.* 2084, 2086-2094—Practice of hoarding in India adverted to in connection with the constant efflux of silver thither, *ib.* 2084, 2085, 2101—The efflux of silver is partly owing to the requirements of the Indian railways, *ib.* 2095-2099—A great part of the silver for the East has gone from France, *ib.* 2267, 2268—The probable effect of a continuance of the efflux of silver to the East will be to make gold the standard in countries whose standard is now silver, *ib.* 2269, 2270.

Information relative to the long-continued drain of silver to the East; causes of the drain, *Alexander* 4334-4344—The Chinese civil war has been partly the cause of the drain, *ib.* 4334, 4336, 4340-4342—The great loss of the silk worm on the Continent has also partly caused the drain, *ib.* 4334-4344.

Statement by Mr. J. G. Hubbard in disapproval of power in the Bank to issue more than one-fourth of its notes on silver, *App.* p. 13.

Monthly statement of bullion bought and sold by the Bank of England, distinguishing gold from silver bullion, from the 1st January 1832 to the 31st December 1847, *App.* p. 82-85—Similar statement for each month from 1 January 1848 to 31 December 1856, *ib.* 86, 87.

Table of the monthly gain or loss of silver coin arising out of the action of the public on the stock in the Bank of England, *App.* p. 292.

Account of the silver coin held by the Bank of England, together with the receipts from the Mint, and the excess of payments to or of receipts from the public; also the total amount coined in each month of each of the years 1845-56, *App.* p. 292-298—Summary of the total amount of silver received from the Mint by the Bank in each of the years 1845-56, *ib.* 298—Summary of the total amount of worn silver sent to the Mint in each of the years 1845-46, *ib.*—Summary of excess of payments to the public in each of the years 1845-56, *ib.*—Summary of excess of receipts from the public in each of the years 1845-56, *ib.*—Summary of the total coinage of silver in each of the years 1845-56, *ib.*

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Smith, Thomas Charles. Letter from Mr. Smith to the Governor of the Bank of England, dated the 7th October 1856, in approval of the Acts of 1844 and 1845, *App. p. 9.*

South Hants Bank. Petition from this bank praying that compensation be continued for their relinquishment of issue, *App. p. 352.*

Speculation. A low rate of interest is not the cause of speculation, but is an index of the large amount of unemployed capital which leads to speculation, *Weguelin 252. 271*—If when the reserve was unusually large, as in 1845-46, the Bank had kept the rate of interest at four per cent., it would not have had much or any effect in checking speculation, *ib. 269-271*—Tendency of speculation or an expansion of trade to increase the circulation, but not to any material extent, *ib. 959 et seq.*—Encouragement of speculation by advances of capital, but not by increase of circulation, *ib. 995. 1011 et seq.*—Objection to speculation being supported upon an increased credit circulation, rather than an accumulation of capital, *ib. 1311. 1314, 1315.*

Increased employment of capital, and at lower terms, in the event of reckless advances by competing banks, *Newmarch 1616-1622. 1635-1639*—Equal tendency of banks of non-issue as of banks of issue to promote speculation, as shown by the operation of the London banks during the speculation of 1825, *ib. 1639-1646*—Effect of over issues as creating undue speculation, *Mill 2313.*

Opinion that the object of the Act of 1844 was partly to secure the value of the currency, and partly to check over speculation and over credit, *Alexander 4255, 4256*—Incentive to speculation, and bar to legitimate commerce and enterprise consequent upon the oscillations of late years in the value of money, and the rate of interest, *Twells 4603-4617.*

Stamford, Spalding, and Boston Banking Company. Petition signed on the part of this bank, praying for certain alterations in the Act of 1844, *App. p. 360, 361.*

Stamp Duty. Payment by the Bank of 60,000 *l.* a year as commutation of stamp duty, *Weguelin 139.*

Return of the amount received for composition for stamps in Great Britain and Ireland, in each year from 1833 to 1856, *App. p. 309.*

Return of the stamp duty on bills of exchange of each denomination in England, Scotland, Ireland, and the United Kingdom, distinguishing the principal commercial and manufacturing districts in the former country, from 1844 to 1856, *App. p. 310-323.*

Standard of Value. Variation in the exchangeable value of gold, as a commodity, according to the supply and demand, *Newmarch 1978-1992*—The objection to gold as a measure of value is, that it is constantly varying, *Twells 4685. 4707, 4708.*

Unsoundness of the principles of the Acts of 1819 and 1844, that the pound sterling ought to be at all times a fixed and unvarying weight of gold, *Capps 5420, 5421. 5441-5445. 5461-5465. 5473-5477*—Gold is not the natural standard of value, but a convenient measure of value only, *ib. 5445*—Argument that corn or labour, rather than gold, is the real standard of value, *ib. 5461-5465. 5473, 5474*—Importance of gold or the measure of value continuing of the same purchasing power, *ib. 5473-5481.*

Suspension of Specie Payments. A suspension of payment, which is a greater evil than inconvertibility, is much more possible under the Act than it was before, *Mill 2287*—Whatever may be the extent of misconduct or mismanagement by bankers or by the mercantile community, the maintenance of specie payments can never be endangered under the Act of 1844, *Right Hon. Lord Overstone 3994*—A temporary suspension of specie payments would be a less evil than the distress consequent on a want of the circulating medium, *Chapman 5338-5340.*

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Swansea Branch (Bank of England). Accounts of the average circulation of twenty-one days' and seven days' bills, in each year from 1832 to 1847, *App. p. 24*—Account of the average circulation of seven days' and other bills, in each year from 1848 to 1856, *ib. 25.*

Account of the average circulation of branch bank notes in each year, from 1832 to 1847, both inclusive, *App. p. 26*—Similar account for each year, from 1848 to 1856, *ib. 27.*

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Letters, dated respectively the 27th April 1854 and the 8th May 1854, from Mr. Taylor to Mr. Gladstone (then Chancellor of the Exchequer), suggesting important alterations in the Act of 1845; more especially that the Scotch banks might be allowed to issue on Government securities beyond the authorised amount, *App. p. 340-342.*

Term of Bills. Witness looks more to a restraint upon the term of bills than upon the direct rate of interest as a means of guarding the bullion, *Weguelin 311-316.*

As regards the protection of the bullion, the Bank look upon a high rate of interest, and a limitation of the term of the bills, as simultaneous and concurrent measures, but they mainly adopt the former restriction, *Neave 327.*

In protecting the reserve the Bank both raise the rate of interest and restrict the terms of loans, the latter being preferred by witness, *Weguelin 504-510*—Advances made by the Bank for six weeks on six months' bills, *ib. 534-536*—As a means of correcting adverse exchanges witness further advocates a restriction of the terms of loans rather than an advance in the rate of interest, *ib. 556-565. 1201, 1202. 1234-1236. 1261-1266*—Though a restriction upon the term of bills may operate harshly upon particular classes, the hardship is one that necessarily follows the course of events, and is salutary in its results, *ib. 1261-1266*—On various occasions of pressure the Court of Directors have adopted the practice of restricting the term of bills, *ib. 1265*—In 1840 the reduction to sixty days of the term of bills discounted by the Bank had the effect of righting the foreign exchanges, though other measures had failed, *ib. 1265, 1266.*

A limit upon the terms of bills discounted by the Bank has at times a more severe effect than a rise in the rate of interest, *Newmarch 1481*—Bills would probably be drawn at the usance required by the Bank, if capital could not otherwise be raised, *ib. 1482-1485.*

Disapproval of a restriction upon the date of bills discounted by the Bank as being an unequal and arbitrary mode of correcting the exchanges, *Hubbard 2569. 2574-2577*—In isolated cases only has the Bank refused to discount bills having more than sixty days to run, *ib. 2846, 2847.*

Thornbury Bank (Gloucestershire). Petition of this bank (issuers of their own notes), praying for certain alterations in the Act of 1844, *App. p. 356.*

Tooke, Mr. Witness has been associated with Mr. Tooke in the preparation of the latest volumes of his work on prices, and concurs generally with the views expressed by Mr. Tooke, *Newmarch 1339-1341. 1368-1411.*

Quotation of the authority of Mr. Tooke, as being in favour of effectually separating the function of issuing paper or coining from that of banking, *Right Hon. Lord Overstone 3648*—Reference to the views of Mr. Tooke as being to the effect that the Bank of England has not caused any undue fluctuations in the rate of interest, and that fluctuations are in fact expedient as well as unavoidable, *ib. 3653. 3661, 3662*—Further statement relative to the views of Mr. Tooke in regard to variations in the rate of interest; dissent from the doctrine more lately held by Mr. Tooke on this point, *ib. 3845-3847.*

Quotation of the views of Mr. Tooke with reference to the pressures in 1783 and 1795, *Right Hon. Lord Overstone 4176*—Also with reference to the crisis in 1797, *ib. 4178*—Sound views expressed by Mr. Tooke in declaring his approval of the Act of 1819, *ib. 4181.*

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Trade and Commerce. Beyond the regulation of the money market the Bank does not seek to interfere with the course of trade, *Weguelin 546*—Probable effect upon trade if the Bank were to force an additional issue of 5,000,000*l.* by lowering the rate of discount, *ib. 1316-1329.*

Witness is quite satisfied that the Act has not operated prejudicially to the mercantile community, *Hubbard 2774-2777*—The Bank have discounted 25,000,000*l.* in one year without any bad debts, *ib.*

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With reference to an answer given by witness before the Committee in 1848 on Commercial Distress, to the effect that the commerce of the country would continue to prosper notwithstanding fluctuations in the rate of interest, he fully abides by that answer at the present time, *Right Hon. Lord Overstone 3843, 3844*—Further reference to the slight extent to which profits in trade are affected by high rates of interest, *ib.*

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3859-3863—Advantage to persons trading with their own capital, or only partly with their own capital, when the rate of interest is high, *Right Hon. Lord Overstone*, 3864-3873.

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See also *Building Trade*. *Drains of Bullion and Monetary Pressures*. *Over-issue*. *Prices*. *Rate of Interest*.

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[Fifth Examination.]—(Mr. Weguelin.) Further expression of the opinion that the Act of 1844 did not affect a legal appropriation of the assets transferred to the Issue Department, to the ultimate payment of the notes, 1268-1279. 1282, 1283—Words in the Act which infer that the directors are restrained from taking bullion out of the Issue Department without bringing in or cancelling notes for it, 1296-1272. 1278, 1279—Repetition of opinion that the noteholder should be placed upon a better footing than the depositor, 1280—Absence of prejudice to the depositor by the restrictions of the Act in regard to providing for the notes, 1281.

Propriety of dismissing from one's calculation so remote a contingency as an insolvency of the Bank, 1284-1286—The convertibility of the note being provided for by the Act, and the circulation taking care of itself, witness fully approves of the attention of the Bank direction being confined to the Banking Department, and of the present separation from the Issue Department, 1287 *et seq.*—Further approval of the present form of account as admitting of clear apprehension on the part of the public, 1297-1300.

Except under peculiar circumstances, and to a limited extent, witness further states that the Bank cannot extend its issues, 1301-1308. 1312—Circumstance of there having been an increase of nearly 3,000,000 *l.* in the country bank circulation between 1833 and 1836; 1308-1311—Objection to speculation being supported upon an increased credit circulation rather than an accumulation of capital, 1311. 1314, 1315.—Probable effect upon trade if the Bank were to force an additional issue of 5,000,000 *l.* by lowering the rate of discount, 1316-1329—Reference to the diminution of the note circulation since 1853, whilst a larger quantity of gold and silver has been employed, 1325-1329.

On the whole, witness fully approves of the Act of 1844, and is not prepared to recommend any material alteration of it, 1330—Witness decidedly objects to an issue of notes by the Bank of England, or any other bank, unless there be an ample reserve of gold in the one case, and of Bank of England notes or gold in the other case, wherewith to pay the notes of issue, 1331—As regards the legal question relative to the respective claims of depositors and noteholders, Mr. Freshfield, the late solicitor to the Bank, has given an opinion thereon which witness considers to be in conformity with his own, 1333, 1334.

Weguelin, Mr. Letter from Mr. Weguelin to the Chancellor of the Exchequer, dated 10th November 1856, with reference to the operation of the Acts of 1844 and 1845, and in general approval of the former Act, *App. p.* 1-4.

Wells, Hogge and Lindsell (Biggleswade). Memorial of those bankers, suggesting that the time permitted for taking the averages of the circulation, be extended from one month to six months, and the year be divided into two periods of six months each, and requesting to be put upon the same footing as the Scotch and Irish banks in regard to issue, *App. p.* 351.

West Riding Union Bank. Memorial of this bank, praying to be placed on the same footing as Scotch and Irish banks in regard to the issue of notes, *App. p.* 348.

Western Bank of Scotland. This bank represents the very serious disadvantages which, from not being incorporated, it is by the Act of 1844 extended to Scotland in 1846, made to be under in comparison with other Scotch banks, which had obtained charters of

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of incorporation previously to 1844; and from not being allowed to obtain incorporation, except by subjecting itself to disabilities from which other banks are exempt, *App. p.* 332, 333.

Particulars as to the amount of capital, &c., and of the authorised and actual circulation in April 1857, *App. p.* 333.

Statement on the part of the Bank in favour of rendering the authorised circulation of Scotch banks more adequate to the increased and legitimate wants of the country, *App. p.* 339, 340.

Westmoreland Banks. Petition by the bankers of Westmoreland, &c., praying to be put on the same footing as Scotch and Irish banks in regard to the issue of notes, *App. p.* 347. 354—Petition from these banks, praying for an extension of the time for striking the average of their circulation, *ib.*

Whitehaven Banks. Memorial from the Bank of Whitehaven and the Whitehaven Joint Stock Banking Company, &c., praying to be put on the same footing as Scotch and Irish banks with regard to the issue of notes, *App. p.* 347.

Wilson, Francis. Statement by Mr. Wilson, dated 12th November 1856, in approval to a certain extent of the Act of 1844, but recommending that there be a power of temporary relaxation and extension of the limit upon issues, *App. p.* 19.

Wright, James. Letter from Mr. Wright, manager of the Boyal Bank of Scotland, to Sir G. C. Lewis, dated 3d December 1856, approving of the principle of the Act 8 & 9 Vict. c. 38, but suggesting an enlargement of the amount of circulation assigned to the Scotch banks, and an extension to eight weeks of the period for striking the averages, *App. p.* 329, 330.

End



